

1

BOROUGH OF PALISADES PARK
PLANNING BOARD
WEDNESDAY, DECEMBER 17, 2025
7:14 P.M.

IN THE MATTER OF:)
 Case #25-SP09 Site Plan)
 Fan Associates LLC)
 15 Grand Avenue)
 Block 505, Lots 3 & 4)
 Case #25-SP14 Site Plan)
 Hillcrest Builders, LLC)
 450 E Edsall Boulevard)
 Block 420, Lot 16)
 Case #25-SP15)
 Leems Corp)
 21 Grand Avenue)
 Block 505 Lot 1)
 Case #25-SP12, Memorialization)
 DRC Development Corp)
 35, 37 & 39 W Columbia Avenue)
 Block 617, Lots 21, 22 & 23)

TRANSCRIPT
OF
PROCEEDINGS

B E F O R E: THE BOROUGH OF PALISADES PARK PLANNING BOARD, THERE BEING PRESENT:

ARLENE STAR, CHAIRWOMAN

CHRIS AUFIERO, VICE CHAIRMAN (ABSENT)

C. PAUL KIM, MAYOR

JAE KWAN PARK, MEMBER

JUSTIN KANG, MEMBER

PAUL KIM, MEMBER (ABSENT)

MIRJANA TARABOCCHIA, MEMBER

SUK JOHN MIN, MEMBER (ABSENT)

EDWIN HAN, MEMBER

SOPHIA JANG, MEMBER (ABSENT)

H. PAUL KIM, ALTERNATE (ABSENT)

HYOUNG PARK, ALTERNATE (ABSENT)

*LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812*

3

I N D E X

1	<u>WITNESS</u>	<u>SWORN</u>	<u>TESTIMONY</u>
2			
3	Case #25-SP12 Site Plan		
4	DRC Development Corp		
5	35, 36 & 39 W Columbia Avenue		
6	Block 617, Lots 21 22 & 23		6
7	Case #25-SP09 Site Plan		
8	Fan Associates, LLC		
9	15 Grand Avenue		
10	Block 505, Lots 3 & 4		25, 85
11	Case #25-SP15 Site Plan		
12	Hillcrest Builders, LLC		
13	450 E Edsall Boulevard		
14	Block 420, Lot 16		25, 85
15	Case #25-SP15		
16	Leems Corp		
17	21 Grand Avenue		
18	Block 505, Lot 1		25, 86
19	MICHAEL KAUKER, PP, AICP		36
20	Board Questions		
21	Mayor Kim		43
22	Ms. Tarabocchia		48
23	Mr. Park		76
24	Public Questions		
25	Barnabas Woo		60, 80
26	442A Lincoln Street		
27	Hyuk Man Kwon		68
28	4153rd Street		
29	Christina Lee		75
30	14 West Edsall		
31			
32	<u>E X H I B I T S</u>		
33	<u>NO. DESCRIPTION IDENT/EVID</u>		
34	(No Exhibits Marked.)		
35			
36			
37			
38			
39			
40			
41			
42			
43			
44			
45			
46			
47			
48			
49			
50			
51			
52			
53			
54			
55			
56			
57			
58			
59			
60			
61			
62			
63			
64			
65			
66			
67			
68			
69			
70			
71			
72			
73			
74			
75			
76			
77			
78			
79			
80			
81			
82			
83			
84			
85			
86			
87			
88			
89			
90			
91			
92			
93			
94			
95			
96			
97			
98			
99			
100			
101			
102			
103			
104			
105			
106			
107			
108			
109			
110			
111			
112			
113			
114			
115			
116			
117			
118			
119			
120			
121			
122			
123			
124			
125			
126			
127			
128			
129			
130			
131			
132			
133			
134			
135			
136			
137			
138			
139			
140			
141			
142			
143			
144			
145			
146			
147			
148			
149			
150			
151			
152			
153			
154			
155			
156			
157			
158			
159			
160			
161			
162			
163			
164			
165			
166			
167			
168			
169			
170			
171			
172			
173			
174			
175			
176			
177			
178			
179			
180			
181			
182			
183			
184			
185			
186			
187			
188			
189			
190			
191			
192			
193			
194			
195			
196			
197			
198			
199			
200			
201			
202			
203			
204			
205			
206			
207			
208			
209			
210			
211			
212			
213			
214			
215			
216			
217			
218			
219			
220			
221			
222			
223			
224			
225			
226			
227			
228			
229			
230			
231			
232			
233			
234			
235			
236			
237			
238			
239			
240			
241			
242			
243			
244			
245			
246			
247			
248			
249			
250			
251			
252			
253			
254			
255			
256			
257			
258			
259			
260			
261			
262			
263			
264			
265			
266			
267			
268			
269			
270			
271			
272			
273			
274			
275			
276			
277			
278			
279			
280			
281			
282			
283			
284			
285			
286			
287			
288			
289			
290			
291			
292			
293			
294			
295			
296			
297			
298			
299			
300			
301			
302			
303			
304			
305			
306			
307			
308			
309			
310			
311			
312			
313			
314			
315			
316			
317			
318			
319			
320			
321			
322			
323			
324			
325			
326			
327			
328			
329			
330			
331			
332			
333			
334			
335			
336			
337			
338			
339			
340			
341			
342			
343			
344			
345			
346			
347			
348			
349			
350			
351			
352			
353			
354			
355			
356			
357			
358			
359			
360			
361			
362			
363			
364			
365			
366			
367			
368			
369			
370			

9

07:19PM **1** The site plan states that these houses
 07:20PM **2** will be replaced with a five-story multifamily
 07:20PM **3** building. And the applicant's engineer,
 07:20PM **4** Mr. Koestner, testified that the property stands
 07:20PM **5** 200 feet in width across the rear, 49.57 feet on the
 07:20PM **6** eastern side, and 100 feet on the depth on the
 07:20PM **7** western side.
 07:20PM **8** And the property is slightly longer in
 07:20PM **9** the front as the frontage in the angle with the curb
 07:20PM **10** and street.
 07:20PM **11** The lot size consists of 16,208 square
 07:20PM **12** footage and the building coverage is 75.37 percent,
 07:20PM **13** which complies with the minimum lot size and the
 07:20PM **14** building coverage under the terms of the settlement
 07:20PM **15** pursuant to the builder's remedy letter.
 07:20PM **16** Additionally, there is a total of 33
 07:20PM **17** units that's being proposed. And of these 33 units,
 07:20PM **18** seven of them which consist of more than 20 percent
 07:21PM **19** will be set aside for the affordable housing units.
 07:21PM **20** Mr. Koestner further testified that the
 07:21PM **21** proposed development had two levels of parking, two
 07:21PM **22** levels of proposed parking, and total space is 42
 07:21PM **23** parking spaces and proposing 24 spaces on the low
 07:21PM **24** level and 18 on the upper level. And there is a
 07:21PM **25** population currently of at least 1.27 per unit. And
Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

10

07:21PM **1** therefore, the proposed 42 parking spaces meets the
 07:21PM **2** parking requirement in relationship to the 33 units
 07:21PM **3** that's building proposed.
 07:21PM **4** AUDIENCE MEMBER: Can you speak a little
 07:21PM **5** louder?
 07:21PM **6** MAYOR KIM: Loud like my voice.
 07:21PM **7** AUDIENCE MEMBER: Too low.
 07:21PM **8** MR. NOH: Is it better?
 07:21PM **9** AUDIENCE MEMBER: Yeah.
 07:21PM **10** MR. NOH: And the applicant's engineer,
 07:22PM **11** Mr. Koestner, testified that the minimum setback
 07:22PM **12** requirement --
 07:22PM **13** AUDIENCE MEMBER: Same again.
 07:22PM **14** Can you just get close to the mike?
 07:22PM **15** MS. TARABOCCHIA: I don't think it's
 07:22PM **16** working.
 07:22PM **17** MAYOR KIM: Oh, it's not on? I'll turn
 07:22PM **18** it on.
 07:22PM **19** MR. NOH: I didn't know anyone was
 07:22PM **20** actually listening.
 07:22PM **21** Okay. Now that I know you guys are
 07:22PM **22** listening.
 07:22PM **23** CHAIRWOMAN STAR: Don't start over.
 07:22PM **24** MR. NOH: And the applicant have a
 07:22PM **25** minimum setback requirement conforming to the terms
Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

11

07:22PM **1** of the settlement under the builder remedy matter
 07:22PM **2** with exception of the minimum front yard setback
 07:22PM **3** which is required under the current ordinance as
 07:22PM **4** 10 feet and what's being proposed is 3.67 feet from
 07:23PM **5** the front property line.
 07:23PM **6** And as previously noted in this
 07:23PM **7** resolution, the Borough of Palisades Park is in the
 07:23PM **8** process of formally adopting the amendment to
 07:23PM **9** Ordinance 2025-2 to reflect -- to reflect this
 07:23PM **10** minimum front yard setback of 7 feet.
 07:23PM **11** And pending the amendment of the
 07:23PM **12** Ordinance 2025-2, the applicant is also requesting a
 07:23PM **13** variance request on this setback requirement on their
 07:23PM **14** application.
 07:23PM **15** The applicant's engineer, Mr. Koestner,
 07:23PM **16** further discussed about the lighting plan and
 07:23PM **17** discussed landscaping plan, and also discussed in
 07:23PM **18** detail of the drainage that is being proposed.
 07:23PM **19** And the borough engineer has also
 07:23PM **20** reviewed the borough engineer, our engineer, Pennoni
 07:24PM **21** Engineering's review letter dated October 20th, 2025,
 07:24PM **22** and advised that they will comply with the request,
 07:24PM **23** additional information that was requested in that
 07:24PM **24** letter.
 07:24PM **25** And the Mayor recommended putting some
Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

12

07:24PM **1** more trees on the line to make the environment better
 07:24PM **2** and protect people from walking. The Mayor also
 07:24PM **3** recommend to bring bollards for protection and some
 07:24PM **4** bright colors, suggested bright colors for the
 07:24PM **5** exterior of the building.
 07:24PM **6** And Mr. Simoff, the borough's traffic
 07:24PM **7** expert asked if the applicant's tax map showed part
 07:24PM **8** of the frontage being NJDOT.
 07:24PM **9** The tax map shows a portion of the
 07:24PM **10** property on 46 and recommend to confirm that they
 07:24PM **11** don't have jurisdiction of this.
 07:24PM **12** And further, Mr. Simoff recommended
 07:24PM **13** that because of the shape of the building, the
 07:24PM **14** applicant should plot the site distance coming out of
 07:24PM **15** the driveway and to make sure that the applicant have
 07:24PM **16** proper sight distance if the landscaping doesn't
 07:25PM **17** impact the sight distance.
 07:25PM **18** And our board planner, Mr. Kauker,
 07:25PM **19** asked for clarification with respect to the full
 07:25PM **20** setback, that 3.67 is not the entire façade of the
 07:25PM **21** building. The applicant responded that it is correct
 07:25PM **22** and that's the closest point to the southeast point.
 07:25PM **23** It ranges between 3.67 and 10 feet.
 07:25PM **24** Mr. John, our board engineer from
 07:25PM **25** Pennoni Engineering asked about turning radius of the
Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

07:31PM 1 processing an amendment to Ordinance 2025-2 which is
 07:31PM 2 directing the ordinance to confirm to the settlement
 07:31PM 3 agreement with regard to front yard setback.
 07:31PM 4 Once that has been completed, the
 07:31PM 5 setback issue will become moot.
 07:31PM 6 The Planning Board therefore finds and
 07:31PM 7 determines that the variance from which objectives of
 07:31PM 8 the Municipal Land Use Law is the land that is of the
 07:31PM 9 sound plan and use of the property.
 07:31PM 10 The board further determined that the
 07:31PM 11 benefit of granting the approval outweighs any
 07:31PM 12 detriment and will not impair the intent and purpose
 07:32PM 13 of the zoning plan.
 07:32PM 14 In addition, the development is
 07:32PM 15 consistent with the ordinance and the settlement
 07:32PM 16 agreement that the borough entered with the
 07:32PM 17 applicant.
 07:32PM 18 There is a significant public benefit
 07:32PM 19 from what the applicant is proposing and accordingly,
 07:32PM 20 the positive criteria is met by what the applicant is
 07:32PM 21 proposing in its project.
 07:32PM 22 The Planning Board further finds that
 07:32PM 23 the variance required may be granted without
 07:32PM 24 substantial detriment to the public good and zoning
 07:32PM 25 plan.

Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

07:33PM 1 this is a permitted use that will not change any of
 07:33PM 2 the dynamics of the site as they relate to site plan
 07:33PM 3 criteria.
 07:33PM 4 And the Planning Board finds that
 07:33PM 5 applicant has provided sufficient information in
 07:33PM 6 order to allow the planning board to act on the
 07:34PM 7 preliminary and final site plan application.
 07:34PM 8 And finally, the Planning Board notes
 07:34PM 9 that there were no objections from any members of the
 07:34PM 10 public.
 07:34PM 11 And the board pass the approval on this
 07:34PM 12 with the certain conditions which I will enumerate,
 07:34PM 13 which I'll list in this memorialization as well.
 07:34PM 14 So the conditions for approval are as
 07:34PM 15 follows: One, there will be a minimum of two
 07:34PM 16 bollards at the short front yard point, approximately
 07:34PM 17 24 feet apart from each.
 07:34PM 18 Number 2, there will be a minimum of
 07:34PM 19 five trees planted.
 07:34PM 20 Number 3, the applicant will provide
 07:34PM 21 Mr. Simoff, the borough traffic engineer, with site
 07:34PM 22 triangle and distance analysis that he requested.
 07:34PM 23 Number 4, there will also be bollards
 07:34PM 24 surrounding the transformer. These bollards will be
 07:35PM 25 there for safety purpose in accordance with the

Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

07:32PM 1 As to negative criteria, nothing
 07:32PM 2 proposed by the applicant's plan -- applicant's plan
 07:32PM 3 or project rises to the level of being substantially
 07:32PM 4 negative.
 07:32PM 5 This multifamily residential
 07:32PM 6 development is permitted in the zone consistent with
 07:32PM 7 the ordinance and the settlement agreement pursuant
 07:32PM 8 to the builder's remedy.
 07:32PM 9 Relief can be granted without
 07:32PM 10 substantial detriment to the public good and will not
 07:32PM 11 substantially impair the intent and purpose of the
 07:33PM 12 zoning plan and the zoning ordinance of the Borough
 07:33PM 13 of Palisades Park.
 07:33PM 14 And lastly, the Planning Board further
 07:33PM 15 determines that as to site plan review, the
 07:33PM 16 applicant's site plan serves the purpose of the site
 07:33PM 17 plan ordinance of the Borough of Palisades Park as it
 07:33PM 18 promotes the public health, safety, convenience,
 07:33PM 19 moral and general welfare of the borough and its
 07:33PM 20 inhabitants, and is consistent with principals of
 07:33PM 21 borough growth and development and the conservation,
 07:33PM 22 protection and proper use of the land, and provides
 07:33PM 23 adequate provision for circulation, utilities and
 07:33PM 24 services.
 07:33PM 25 This is based properly on the fact that

Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

07:35PM 1 applicable borough codes.
 07:35PM 2 Number 5, the applicant will on the
 07:35PM 3 next iteration of the plan more clearly identify the
 07:35PM 4 affordable housing units.
 07:35PM 5 Number 6, the applicant will present a
 07:35PM 6 material and a color rendering prior to actual
 07:35PM 7 consumption of the façade, but we note that this is
 07:35PM 8 not an absolute condition and the applicant desires
 07:35PM 9 to cooperate on this.
 07:35PM 10 Number 7, the applicant to install
 07:35PM 11 flood lights on the trees that applicants will plant,
 07:35PM 12 and also warning lights on the parking for existing
 07:35PM 13 vehicles.
 07:35PM 14 Number 8, the applicant to slightly
 07:35PM 15 enlarge the platform before the vestibule.
 07:35PM 16 Number 9, if garage venting is
 07:35PM 17 required, the applicant will vent it to the front to
 07:35PM 18 the front garage door if required.
 07:35PM 19 Number 10, the applicant to provide
 07:35PM 20 assigned parking.
 07:36PM 21 Number 11, the applicant to make sure
 07:36PM 22 that AC units will not leak due to condensation.
 07:36PM 23 Number 12, the applicant to consider
 07:36PM 24 site triangle and distance to make sure that the
 07:36PM 25 planting stays at low level to avoid blocking and

Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

07:41PM 1 So whatever that rumor is going around
 07:41PM 2 that I'm taking some benefit out of this, it's
 07:41PM 3 absolutely false.
 07:41PM 4 And I challenge anybody to come up here
 07:41PM 5 at any time to give me proof that I took anything
 07:41PM 6 from this.
 07:41PM 7 Thank you.
 07:41PM 8 CHAIRWOMAN STAR: Okay. And the next
 07:41PM 9 order of business are the dates for the meetings for
 07:41PM 10 next year.
 07:41PM 11 So I can just --
 07:41PM 12 MR. NOH: Yes.
 07:41PM 13 CHAIRWOMAN STAR: -- read them.
 07:41PM 14 MAYOR KIM: This whole thing is
 07:41PM 15 recorded anyways, it's perfectly fine.
 07:41PM 16 But, Madam, before we do the dates,
 07:41PM 17 right, which is going to be not that hard, I would
 07:41PM 18 like to really -- what happened was there was a Korea
 07:41PM 19 Times report article that came out today that
 07:41PM 20 explained that we have to do this, we have to settle
 07:41PM 21 the builder's remedy and it will come about the board
 07:42PM 22 today.
 07:42PM 23 For some reason, this is tabled, all
 07:42PM 24 three besides DRC. We're talking about Fan
 07:42PM 25 Associates, Hillcrest Builders and Leems Corporation,
Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

07:42PM 1 they've been tabled, but they'll come back next
 07:42PM 2 month, and we don't have to go through this
 07:42PM 3 painstaking process where we have to follow the Court
 07:42PM 4 mandate because we broke the law.
 07:42PM 5 But I want to take this opportunity
 07:42PM 6 because people over here want to know what's going
 07:42PM 7 on, their concern is after reading the article from
 07:42PM 8 Korea Times, why didn't the governing body, including
 07:42PM 9 the Planning Board, forgive -- you know, they could
 07:42PM 10 come in and ask, but particularly the Mayor and
 07:42PM 11 Council, right, or the governing body, why did they
 07:42PM 12 not give the updated report right to the people, let
 07:42PM 13 them know what's going on before hearing it from a
 07:42PM 14 reporter, from an article. It sounds very
 07:43PM 15 insensitive. It sounds like we don't care.
 07:43PM 16 But that's why I want to just first
 07:43PM 17 clear out certain things. First I want to clear out
 07:43PM 18 what we're trying to do concerning that, giving
 07:43PM 19 disclosure to the people, right?
 07:43PM 20 And secondly, Kauker & Kauker, I mean
 07:43PM 21 Michael Kauker, Hal Simoff, engineer, me, the
 07:43PM 22 planning attorney, the borough attorney, the special
 07:43PM 23 attorney, we're all involved in this litigation,
 07:43PM 24 right? We're going to tell you what happened in a
 07:43PM 25 timeline and this will show that, in fact, we do
Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

07:43PM 1 care.
 07:43PM 2 We tried our best, all right, to stop
 07:43PM 3 this -- to not stop this, but to make sure that the
 07:43PM 4 people don't take too much damage and we could get
 07:43PM 5 the best out of it as in like we get more affordable
 07:43PM 6 homes.
 07:43PM 7 We need more affordable homes, so we're
 07:43PM 8 trying our best, no matter how you slice it, to
 07:43PM 9 increase the amount of affordable homes without
 07:44PM 10 increasing the amount of developments. Okay?
 07:44PM 11 The developer has every right to come
 07:44PM 12 here, because we broke the law, to say, hey, let me
 07:44PM 13 -- for example, this DRC Development, let me buy
 07:44PM 14 three homes over here, because I know guys aren't
 07:44PM 15 following the law, and then I'm going to sue you, and
 07:44PM 16 then there's nothing we could do but to let them do
 07:44PM 17 whatever they want. And we just saw this right now.
 07:44PM 18 I want to tell everybody here,
 07:44PM 19 including the board, that because the advisement from
 07:44PM 20 our Council Members and whatnot, we've decided to
 07:44PM 21 start disclosing whatever we can to the public around
 07:44PM 22 July of 2025. There were contents that we couldn't
 07:44PM 23 say because it was under litigation.
 07:44PM 24 So the advisement from the borough
 07:44PM 25 attorney said there's certain things you cannot and
Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

07:44PM 1 there's certain things you can. We talked about it
 07:44PM 2 in July.
 07:44PM 3 And I requested the borough attorney,
 07:44PM 4 Council Members who were there, the BA where there,
 07:44PM 5 the attorneys were there, special attorneys were
 07:45PM 6 there, and our vision media who does the PR with the
 07:45PM 7 people, making sure that they get the message, that
 07:45PM 8 they get the right information, they have
 07:45PM 9 communication, all right, to get disclosed, we're all
 07:45PM 10 involved in this.
 07:45PM 11 In July 2025, I said I would like to
 07:45PM 12 write a newsletter. We should write a newsletter
 07:45PM 13 giving information of what's happening to the
 07:45PM 14 builder's remedy as much as we can legally.
 07:45PM 15 And these are the stuff that I wanted
 07:45PM 16 to talk about, explain how the New Jersey Affordable
 07:45PM 17 Homes Act work, how many towns are in trouble
 07:45PM 18 like us. The former administration was not within
 07:45PM 19 maintenance to do this, to work on affordable
 07:45PM 20 housing. The former governing body was not informed
 07:45PM 21 by the former administration for many years until
 07:45PM 22 2024. And I will call this negligence, to say the
 07:45PM 23 least.
 07:45PM 24 The current administration is up to our
 07:45PM 25 necks in complying with the law, satisfying --
Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

07:51PM 1 "Our proactive approach will ensure the
07:51PM 2 borough, not outside developers or the courts,
07:51PM 3 retain control and future planning.

07:51PM 4 "Once we regain our prerogative to
07:51PM 5 choose, this administration is committed to
07:51PM 6 advancing the best possible strategy to comply
07:51PM 7 with the law while doing everything in our
07:51PM 8 power to reduce the risk of overdevelopment in
07:51PM 9 the future."

07:51PM 10 This was all done and ready to go. And
07:51PM 11 after I found out that there was an article that came
07:51PM 12 out today, the first thing I thought was I hope this
07:51PM 13 was said.

07:51PM 14 And when I checked out the e-mail, it
07:51PM 15 was not said and for that I apologize.

07:51PM 16 I am very sorry that this happened. I
07:51PM 17 will make sure that the staff in the legal or whoever
07:51PM 18 was involved to not make this -- let the people know
07:51PM 19 earlier will be responsible. That is my role.

07:52PM 20 Having said that, this is the reason
07:52PM 21 why I asked the engineer, Kauker & Kauker, and the
07:52PM 22 borough planner and the borough planner attorney to
07:52PM 23 give you guys what really happened from the beginning
07:52PM 24 and how we get here.

07:52PM 25 And we want to tell you what we're
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

07:52PM 1 doing right now to make sure that we finalize, settle
07:52PM 2 the third round to get our rights back.

07:52PM 3 And once we get our rights back, we
07:52PM 4 have ten years, from 2025 to 2035, to get our rights
07:52PM 5 back so we could plan ourselves, to have our own
07:52PM 6 right to use our strategy to comply with the 225 more
07:52PM 7 affordable units for the fourth round without hurting
07:52PM 8 the people. We're talking about 1200, 1250 new
07:52PM 9 affordable homes if these developers will provide
07:53PM 10 20 percent, imagine that, in ten years.

07:53PM 11 So we spent a lot of money fighting
07:53PM 12 this battle. We didn't just say yes, yes. We want
07:53PM 13 to make sure we have to comply with this lawsuit
07:53PM 14 because it was against the law, but we -- because
07:53PM 15 whatever we can to spend a lot of money in legal to
07:53PM 16 say, hey, could you give us more, could you give us
07:53PM 17 this, and could you give us that, and it came to over
07:53PM 18 here as well.

07:53PM 19 Matter of fact, right now, and I could
07:53PM 20 tell you right now, that the special attorneys, that
07:53PM 21 our borough attorney and all the attorneys who are
07:53PM 22 involved in builder remedies, we are right now
07:53PM 23 planning to create our own 225 affordable units.

07:53PM 24 What that means -- what that means, we
07:53PM 25 won't require 1,250 more units for the ten years. If
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

07:53PM 1 we could able to provide 225 units, 20 percent
07:54PM 2 affordables, that means ten years, there will not be
07:54PM 3 any more big developments like this.

07:54PM 4 And we're working on it. We're
07:54PM 5 fighting right now for that.

07:54PM 6 We're thinking about doing eminent
07:54PM 7 domain so we could acquire the land or buy the land,
07:54PM 8 so -- and then there are companies who goes if you
07:54PM 9 have a land in the borough that we could build for
07:54PM 10 you for 100 percent affordables, 100 percent
07:54PM 11 affordables, we will build it for you, you don't have
07:54PM 12 to pay your taxpayers' money, because if we build a
07:54PM 13 225 unit, it will cost us \$50 million, \$40 million;
07:54PM 14 that means our taxes are going to go up so high, it's
07:54PM 15 going to hurt the people.

07:54PM 16 So what we did was there are companies
07:54PM 17 that will say if you give us the land, we will build
07:54PM 18 it for you 225 units, hundred percent affordables for
07:54PM 19 the next 30 years, and then that property will be
07:55PM 20 theirs.

07:55PM 21 So we're trying many ways right now to
07:55PM 22 prevent the future buildups, to make sure that this
07:55PM 23 is settled properly, even though we don't like it, I
07:55PM 24 don't agree with it, we have to. I don't like this.
07:55PM 25 I don't want to, but we have no choice.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

07:55PM 1 And we went through so many ways of
07:55PM 2 trying to negotiate with Fan Associates and everybody
07:55PM 3 else to try and make sure that, you know, whatever we
07:55PM 4 could get for the people, it means we are getting it.

07:55PM 5 For example, sewage cost, and this is
07:55PM 6 when Michael Kauker, our friend, will do a little bit
07:55PM 7 more explanation.

07:55PM 8 Tell us, please, in front of the
07:55PM 9 public, how hard and how much effort that we took to
07:55PM 10 make sure that we bring a benefit to the people and
07:55PM 11 also not hurt the people too much.

07:55PM 12 Let's start with all of the stuff
07:55PM 13 that's happening here.

07:55PM 14 MR. KAUKER: Sure, I'd be happy to.

07:55PM 15 MAYOR KIM: Thank you.

07:55PM 16 MR. KAUKER: Good evening.

07:55PM 17 Mike Kauker. My firm Kauker & Kauker
07:56PM 18 are the borough planner for Palisades Park.

07:56PM 19 So just to touch on a few things, I
07:56PM 20 apologize to the board. I'm going to speak to the
07:56PM 21 public, if that's okay.

07:56PM 22 CHAIRWOMAN STAR: Fine.

07:56PM 23 MR. KAUKER: If you get tired of
07:56PM 24 looking at my back.

07:56PM 25 MAYOR KIM: No, no.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08 00PM 1 consider traffic, you really can't consider school
 08 00PM 2 impacts when you --
 08 00PM 3 AUDIENCE MEMBER: You cannot.
 08 00PM 4 MR. KAUKER: No, you can't.
 08 00PM 5 When you look at it, the judge does not
 08 00PM 6 care. The judge says we want you to meet your
 08 01PM 7 obligation.
 08 01PM 8 If you're going to generate
 08 01PM 9 schoolchildren or you're going to generate traffic,
 08 01PM 10 any of these other things, that's your problem, you
 08 01PM 11 figure it out.
 08 01PM 12 So that's just -- that's the stance
 08 01PM 13 that they take.
 08 01PM 14 MAYOR KIM: Please listen. Please
 08 01PM 15 listen first.
 08 01PM 16 MR. KAUKER: I mean, that's basically
 08 01PM 17 the stance they did take with respect to affordable
 08 01PM 18 housing.
 08 01PM 19 That's how affordable housing is to the
 08 01PM 20 State and the courts in New Jersey.
 08 01PM 21 You know, New Jersey is one of the only
 08 01PM 22 states in the entire country that has these laws.
 08 01PM 23 There are other states that require certain
 08 01PM 24 percentages, but as far as I've seen, nothing to the
 08 01PM 25 level of the State of New Jersey.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.

201-641-1812

08 02PM 1 housing.
 08 02PM 2 So they basically have intervener
 08 02PM 3 status, which means they can come into the court and
 08 02PM 4 they can participate in that process.
 08 03PM 5 And so we finalized that plan, we
 08 03PM 6 submitted it to the special adjudicator, the Court at
 08 03PM 7 the time, also Fair Share Housing Center.
 08 03PM 8 At that time, about a couple weeks
 08 03PM 9 later, another developer came in and they filed a
 08 03PM 10 suit as well.
 08 03PM 11 They were added or they were allowed to
 08 03PM 12 participate in the consolidated case, so that changed
 08 03PM 13 the time frame somewhat.
 08 03PM 14 So during that whole time, we're
 08 03PM 15 dealing with trying to prepare the plan to try to
 08 03PM 16 come up with mechanisms how to address other, not
 08 03PM 17 just for the obligations for the six builder's remedy
 08 03PM 18 lawsuits, because the total obligation even with
 08 03PM 19 those six builder remedy lawsuits, those six
 08 03PM 20 properties was not met, so we still had to come up
 08 03PM 21 with other mechanisms.
 08 03PM 22 And when I say mechanisms, that means
 08 03PM 23 to address the obligation.
 08 03PM 24 MAYOR KIM: Affordable homes are
 08 03PM 25 lacking. We need more affordable homes for the third

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.

201-641-1812

08 01PM 1 So what we did was we went through the
 08 01PM 2 settlement agreements, we addressed those issues that
 08 01PM 3 led to a settlement conference ultimately with the
 08 01PM 4 Court where they basically -- we went in and the
 08 01PM 5 Court said, okay, here are the six builder's remedy
 08 01PM 6 cases, you guys, you've discussed it, you've come to
 08 02PM 7 a settlement agreement between the borough and the
 08 02PM 8 developers of those properties, you know, the six
 08 02PM 9 builder's remedy lawsuits, and then they basically
 08 02PM 10 gave us orders in terms of preparing documents and
 08 02PM 11 plans and everything else.
 08 02PM 12 So we went ahead and prepared an
 08 02PM 13 affordable housing plan.
 08 02PM 14 Obviously, that plan consisted of the
 08 02PM 15 six builder's remedies.
 08 02PM 16 Near the tail end of that, after we
 08 02PM 17 completed the first draft of the document to get
 08 02PM 18 ready to submit to the Court -- and let me just take
 08 02PM 19 a step back for a minute.
 08 02PM 20 There's also another agency in the
 08 02PM 21 State of New Jersey called the Fair Share Housing
 08 02PM 22 Center, and they're not an agency, but they're an
 08 02PM 23 independent company, so to speak, but they've been
 08 02PM 24 given intervener status in all affordable housing in
 08 02PM 25 any municipality that has to provide affordable

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.

201-641-1812

08 03PM 1 round.
 08 03PM 2 MR. KAUKER: So some of the mechanisms
 08 03PM 3 that we came up with and we typically utilize are
 08 03PM 4 overlay zones.
 08 04PM 5 So there were some overlay zones
 08 04PM 6 throughout the older industrial areas in Palisades
 08 04PM 7 Park and basically, you know, what that does is it
 08 04PM 8 tries to capture any affordable housing that may be
 08 04PM 9 developed in those areas.
 08 04PM 10 As the Mayor said with respect to
 08 04PM 11 affordable housing and a market-rate development,
 08 04PM 12 it's known as an inclusionary development.
 08 04PM 13 So that basically means an inclusionary
 08 04PM 14 development consists of market-rate units, it also
 08 04PM 15 consists of the affordable units.
 08 04PM 16 And typically, the number of affordable
 08 04PM 17 housing units is 20 percent of the total number of
 08 04PM 18 units.
 08 04PM 19 So say you're going to build 100 units,
 08 04PM 20 20 of those units would be affordable, 80 of the
 08 04PM 21 units would be market-rate units.
 08 04PM 22 There are other requirements that the
 08 04PM 23 municipality has to the comply with, they're known as
 08 04PM 24 micro requirements.
 08 04PM 25 For example, they need to provide a

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.

201-641-1812

08:09PM 1 procedures to take eminent domain on the land because
 08:09PM 2 we don't have that much land in Palisades Park.
 08:09PM 3 And we were saying, Judge, we have a
 08:09PM 4 plan, we have a plan to say we could -- we follow the
 08:09PM 5 process of eminent domain and we have the money to
 08:09PM 6 buy it.
 08:09PM 7 We have a builder who's going to build
 08:09PM 8 it for us so we don't spend too much money building
 08:09PM 9 it. We have to just buy the land. Here it is.
 08:09PM 10 And then in -- what you guys want Fair
 08:09PM 11 Share Housing court and Fair Share Housing, you just
 08:09PM 12 want us to comply with the lack of missing affordable
 08:10PM 13 units that you need to comply. We're trying to give
 08:10PM 14 you more.
 08:10PM 15 Instead of 20 percent, we're going to
 08:10PM 16 give you 100 percent. And they denied us without
 08:10PM 17 even hearing us and I think that's very unfair.
 08:10PM 18 So the attorney goes, I think it's --
 08:10PM 19 you know what? I'm very -- we're very confident if
 08:10PM 20 this unreasonable court system doesn't even hear us
 08:10PM 21 about our plans, we can go to the appellate court and
 08:10PM 22 we did.
 08:10PM 23 And we just went to appear at the
 08:10PM 24 court. And before I tell you what the result is, I
 08:10PM 25 want everybody to know what's important is not

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:11PM 1 don't overpopulate and overdevelop and we're trying
 08:11PM 2 our best.
 08:11PM 3 Go ahead.
 08:11PM 4 MS. TARABOCCHIA: I just wanted to
 08:11PM 5 clarify, even though the prior administration, the
 08:11PM 6 prior Mayor and Council in the past ten years didn't
 08:12PM 7 comply, which brought about the lack of complying
 08:12PM 8 with affordable housing units, but wasn't this all
 08:12PM 9 initiated from builders, that applications were
 08:12PM 10 rejected and denied and rejected for approval and
 08:12PM 11 that's how they jumped in on this builder's remedy
 08:12PM 12 suit?
 08:12PM 13 MR. KAUKER: I could say that the
 08:12PM 14 first -- well, the first lawsuit was -- did stem from
 08:12PM 15 an application that was denied by the zoning board.
 08:12PM 16 MS. TARABOCCHIA: It was denied by the
 08:12PM 17 board?
 08:12PM 18 MR. KAUKER: It was the 15 Grand Avenue
 08:12PM 19 site, that's correct.
 08:12PM 20 MS. TARABOCCHIA: So this escalation of
 08:12PM 21 enforcement and struggling to comply --
 08:12PM 22 MR. KAUKER: Right.
 08:12PM 23 MS. TARABOCCHIA: -- came about from a
 08:12PM 24 board's denial of not approving this big --
 08:12PM 25 MR. KAUKER: So to speak --

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:10PM 1 settling the illegal aspect of the third-round.
 08:10PM 2 There's no way getting out of it.
 08:10PM 3 I hate it, but we didn't -- not we, the
 08:10PM 4 former administrator, the former administration
 08:10PM 5 didn't comply.
 08:10PM 6 So we're just -- there's no way of
 08:10PM 7 getting out of this, no way.
 08:11PM 8 What we have to think about is the
 08:11PM 9 future for the new administration, from 2025 to 2035,
 08:11PM 10 what are we going to do with 225 units and how are we
 08:11PM 11 going to fill in the third-round missing affordable
 08:11PM 12 homes so we can get -- we could move forward to the
 08:11PM 13 fourth round.
 08:11PM 14 And once we do that, the government
 08:11PM 15 will let us be.
 08:11PM 16 You have a fourth-round plan, all
 08:11PM 17 right, we have 10 years to create a plan, that's what
 08:11PM 18 we're trying to go for. So we went only for the
 08:11PM 19 appellate court, but unfortunately, right now it's
 08:11PM 20 been denied.
 08:11PM 21 So right now we're trying our best. I
 08:11PM 22 just wanted to let you guys know that we are working
 08:11PM 23 really, really hard to make sure that we need to
 08:11PM 24 comply with the law, but trying every way we can to
 08:11PM 25 save our taxpayers money, every way we can so we

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:12PM 1 MAYOR KIM: Hold on. If we approved
 08:12PM 2 it, here we are.
 08:12PM 3 MR. KAUKER: What I was going to say --
 08:12PM 4 MAYOR KIM: If we approved it, we're
 08:12PM 5 going to let them do the builder remedy?
 08:12PM 6 MR. KAUKER: Well, no, they --
 08:12PM 7 MS. TARABOCCHIA: No, I meant how it
 08:13PM 8 initiated.
 08:13PM 9 MR. KAUKER: Yeah, yeah, no, but
 08:13PM 10 understand --
 08:13PM 11 MAYOR KIM: They get 20 percent no
 08:13PM 12 matter what.
 08:13PM 13 MR. KAUKER: No, I understand what
 08:13PM 14 you're saying.
 08:13PM 15 It could have been approved and we
 08:13PM 16 could have still been in the same boat. I mean,
 08:13PM 17 someone else could have come in, but --
 08:13PM 18 MS. TARABOCCHIA: I just wanted to
 08:13PM 19 know --
 08:13PM 20 MR. KAUKER: Yeah, it's not because --
 08:13PM 21 MS. TARABOCCHIA: It's kind of the
 08:13PM 22 denial that the board gave to this applicant
 08:13PM 23 initiating in the beginning.
 08:13PM 24 MR. KAUKER: Right. They were the
 08:13PM 25 first in the suit.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:17PM 1 So until then, every single thing that
 08:17PM 2 you see a development here, 300 -- 310, the big
 08:17PM 3 apartment on Grand Avenue, Columbia Avenue, all the
 08:17PM 4 stuff, all those guys that built New York and Route
 08:17PM 5 46, you know the apartments on the left, they paid
 08:17PM 6 zero.
 08:17PM 7 This was a sham. This was so bad that
 08:17PM 8 happened. And right now we're trying to figure out
 08:17PM 9 if we could get our money back right now. Our
 08:17PM 10 attorneys are saying, hey, we have an improper local
 08:17PM 11 law, but the State law says hey, we're supposed to
 08:17PM 12 abide, we have to give you 20 percent.
 08:17PM 13 So right now we're working.
 08:17PM 14 And by the way, that's DRC. It's DRC
 08:18PM 15 that created that. DRC is the one that's doing this
 08:18PM 16 right now, the three that has been memorialized, when
 08:18PM 17 they bought a three home and made it into a
 08:18PM 18 40-something whatever unit.
 08:18PM 19 They did the same thing for Grand
 08:18PM 20 Avenue, they paid zero.
 08:18PM 21 And I really feel this is the former
 08:18PM 22 administration. And I can't name names right now.
 08:18PM 23 But whoever was in charge of this, it
 08:18PM 24 was at least negligent. If it wasn't negligence --
 08:18PM 25 MS. TARABOCCHIA: It was intentional.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:19PM 1 scenarios, they raised the height? That was one of
 08:19PM 2 the reasons.
 08:19PM 3 This is never going to happen on our
 08:19PM 4 watch. We're working really hard to fix the issues
 08:19PM 5 that we -- so we could move forward and this will
 08:19PM 6 never happen again.
 08:19PM 7 I want the people to know that we are
 08:19PM 8 working day and night, day and night. I don't have
 08:19PM 9 any jobs. I don't make any money. Check my tax
 08:20PM 10 returns.
 08:20PM 11 I'm so happy my mom gave me enough
 08:20PM 12 money to do this because no crazy bastard will do
 08:20PM 13 this, but I am before you guys.
 08:20PM 14 So I want you all to know we are all
 08:20PM 15 working hard for this.
 08:20PM 16 Madam, is it okay if we open to the
 08:20PM 17 public and ask questions?
 08:20PM 18 CHAIRWOMAN STAR: Sure.
 08:20PM 19 Anyone have a question?
 08:20PM 20 THE COURT REPORTER: Wait. Just do me
 08:20PM 21 a favor, if you're going to ask a question, just
 08:20PM 22 stand up and state your name for me and spell it.
 08:20PM 23 MS. TARABOCCHIA: One second.
 08:20PM 24 MAYOR KIM: We have to make a motion.
 08:20PM 25 I make a motion.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:18PM 1 MAYOR KIM: -- it could be intentional
 08:18PM 2 because guess who's making money now?
 08:18PM 3 Thank you.
 08:18PM 4 MR. KAUKER: Just to follow up, the
 08:18PM 5 borough has enacted and we have come up with
 08:18PM 6 ordinances to address those issue.
 08:18PM 7 For example, there's an affordable
 08:18PM 8 housing ordinance which basically is a community-wide
 08:18PM 9 ordinance that says that any development that comes
 08:18PM 10 in is going to have to provide 20 percent affordable
 08:18PM 11 housing.
 08:19PM 12 So if there's a specific area where we
 08:19PM 13 don't envision this development, but they come in and
 08:19PM 14 ask for a use variance to construct a multiple-family
 08:19PM 15 housing in a specific area that we did not envision,
 08:19PM 16 they would still have to comply and provide that
 08:19PM 17 20 percent, to the mayor's point.
 08:19PM 18 MAYOR KIM: But because of the local
 08:19PM 19 that was created that was not lawful to the State,
 08:19PM 20 that was used and nobody contested with it, nobody
 08:19PM 21 knew anything better, all those developments.
 08:19PM 22 The DCR development is the one that's
 08:19PM 23 310 over there, the big apartment on Grand Avenue
 08:19PM 24 that went all the way up to the fifth floor.
 08:19PM 25 Do you remember when Grand Avenue

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:20PM 1 CHAIRWOMAN STAR: Who's making a motion
 08:20PM 2 to open to the public?
 08:20PM 3 MAYOR KIM: I'll make a motion.
 08:20PM 4 May I have a second?
 08:20PM 5 MR. HAN: I'll second.
 08:20PM 6 MAYOR KIM: Okay. All in favor?
 08:20PM 7 (Whereupon, all present members respond
 08:20PM 8 in the affirmative.)
 08:20PM 9 MR. WOO: Hi. Okay, first question --
 08:20PM 10 CHAIRWOMAN STAR: Name and address,
 08:20PM 11 sir.
 08:20PM 12 MAYOR KIM: Name and address.
 08:20PM 13 MR. WOO: 442A Lincoln Street, Barnabas
 08:20PM 14 Woo.
 08:20PM 15 Who own the DRC?
 08:20PM 16 MAYOR KIM: DRC, as far as I'm
 08:20PM 17 concerned, is owned by Robert Cafasso, but what I
 08:20PM 18 know for sure, that's for a fact, because I seen it,
 08:21PM 19 that company always uses the former borough
 08:21PM 20 administrator's contracting skills.
 08:21PM 21 MR. WOO: So how long the DRC involved
 08:21PM 22 this company of any development in Palisades Park?
 08:21PM 23 MAYOR KIM: As far as I remember, I
 08:21PM 24 think a lot.
 08:21PM 25 And every single time DRC, as I saw it,

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:25PM 1 There's a list of towns.
 08:25PM 2 MR. KAUKER: The DCA, I think it's --
 08:25PM 3 they actually -- every year they run calculations to
 08:25PM 4 determine what municipalities qualify or --
 08:25PM 5 MR. WOO: We're not qualified?
 08:25PM 6 MR. KAUKER: We don't qualify, because
 08:25PM 7 what -- I actually called myself because --
 08:25PM 8 MR. WOO: Maybe you can give me some
 08:25PM 9 information that -- what category the qualify --
 08:25PM 10 MR. KAUKER: Yeah, I could if you'd
 08:25PM 11 like.
 08:25PM 12 I mean, it's kind of like if -- it's
 08:26PM 13 kind of like accounting almost. It's that, like,
 08:26PM 14 kind of -- it's a lot of information --
 08:26PM 15 MR. WOO: We can study.
 08:26PM 16 MR. KAUKER: -- in terms of what you
 08:26PM 17 have to look at, but they look at numbers.
 08:26PM 18 They look at like population density,
 08:26PM 19 they look at --
 08:26PM 20 MR. WOO: We are minority population.
 08:26PM 21 MR. KAUKER: -- you know, permitted
 08:26PM 22 communities, stuff like that.
 08:26PM 23 MAYOR KIM: But this is very difficult.
 08:26PM 24 Even me, when I'm always there, and don't get me
 08:26PM 25 wrong, not only I was there with the builder's remedy

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:26PM 1 issue, the council member who just left was part of
 08:26PM 2 it. I taught him every single thing and he knows
 08:26PM 3 everything about it.
 08:26PM 4 But at the end of the day, someone
 08:26PM 5 else, I think maybe Sang Lee or Mrs. Won-Yoon brought
 08:26PM 6 that up and we checked and it wasn't.
 08:26PM 7 You do not have to understand why it
 08:26PM 8 didn't work, why we're not in that list, why we don't
 08:26PM 9 qualify, but I'm sure you want some kind of statement
 08:26PM 10 saying that you are not qualified, right?
 08:26PM 11 That's what you want, right, from the
 08:26PM 12 people that are in charge, right.
 08:27PM 13 Could you provide that statement,
 08:27PM 14 that we are not part of --
 08:27PM 15 MR. KAUKER: Yeah, let me look and see
 08:27PM 16 what information I have on it and I can get that.
 08:27PM 17 MAYOR KIM: You want confirmation that
 08:27PM 18 we are not urban development.
 08:27PM 19 We'll get that to you.
 08:27PM 20 MR. KAUKER: I think he wants to
 08:27PM 21 actually look into it, which is fine.
 08:27PM 22 MAYOR KIM: That's impossible. I don't
 08:27PM 23 even understand it.
 08:27PM 24 MR. KAUKER: Yeah, I know, but you
 08:27PM 25 can --

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:27PM 1 MAYOR KIM: Or if you want to give it
 08:27PM 2 to him, give it to him.
 08:27PM 3 MR. KAUKER: If he wants to read the
 08:27PM 4 documentation.
 08:27PM 5 MAYOR KIM: It's certainty that this is
 08:27PM 6 not placed.
 08:27PM 7 MR. KAUKER: It's not, it's not,
 08:27PM 8 because it's documented -- the State puts out a list
 08:27PM 9 every year.
 08:27PM 10 MAYOR KIM: That's the list that I'm
 08:27PM 11 just giving you.
 08:27PM 12 MR. KAUKER: Right, right, and they're
 08:27PM 13 not on it.
 08:27PM 14 But I'll look to see. I'll look at my
 08:27PM 15 file and see what information I have. I'll pass it
 08:27PM 16 along to the Mayor.
 08:27PM 17 MAYOR KIM: Yeah, Mr. Woo, that's what
 08:27PM 18 you want to see, a list from the State saying that
 08:27PM 19 who is and who is not and then it's over. You don't
 08:27PM 20 have to go, oh, I won't understand because it's too
 08:27PM 21 difficult for me to.
 08:27PM 22 MR. KAUKER: He might like to do that.
 08:27PM 23 MAYOR KIM: How about we start with the
 08:27PM 24 list saying that Palisades Park is not urban
 08:27PM 25 development? Is that -- is that --

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:27PM 1 MR. KAUKER: Urban Aid municipality.
 08:28PM 2 MAYOR KIM: I'm sorry, Urban?
 08:28PM 3 MR. KAUKER: Urban Aid municipality.
 08:28PM 4 MAYOR KIM: Urban Aid, I'm sorry, Urban
 08:28PM 5 Aid.
 08:28PM 6 Okay. I'll give you that list to show
 08:28PM 7 that we're not.
 08:28PM 8 MR. WOO: Okay. Thank you.
 08:28PM 9 THE COURT REPORTER: Sir, before you
 08:28PM 10 sit down, just tell me your name one more time. I
 08:28PM 11 missed it before.
 08:28PM 12 MAYOR KIM: Barnabas Woo.
 08:28PM 13 THE COURT REPORTER: W-U?
 08:28PM 14 MAYOR KIM: W-O-O.
 08:28PM 15 MR. WOO: W-O-O, Woo.
 08:28PM 16 THE COURT REPORTER: Thank you.
 08:28PM 17 CHAIRWOMAN STAR: Any other questions
 08:28PM 18 from the public?
 08:28PM 19 Okay. We'll close that.
 08:28PM 20 MAYOR KIM: Okay. Go ahead.
 08:28PM 21 (Whereupon, Hyuk Man Kwon speaking in
 08:28PM 22 Korean.)
 08:28PM 23 MAYOR KIM: Okay. The attorney will
 08:28PM 24 translate English to you. Okay.
 08:28PM 25 To everybody else.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:34PM 1 first.

08:34PM 2 He's saying that there's no other like

08:34PM 3 Palisades Park that develop this much. And I would

08:34PM 4 answer to you --

08:34PM 5 MR. NOH: And he said the taxes should

08:34PM 6 be lower.

08:28PM 7 (Whereupon, Hyuk Man Kwon speaking in

08:34PM 8 Korean.)

08:34PM 9 MR. NOH: (As interpreted:) If the

08:34PM 10 City is going to make a revenue out of those newly

08:34PM 11 built apartments or houses.

08:28PM 12 (Whereupon, Mayor Kim and Mr. Kwon

08:35PM 13 speaking in Korean.)

08:35PM 14 MAYOR KIM: I just said we can't do

08:35PM 15 that, this whole conversation that we had to let you

08:35PM 16 know why we cannot do that.

08:35PM 17 (Simultaneous Speaking.)

08:35PM 18 MR. NOH: (As interpreted:) Before we

08:35PM 19 move onto this topic.

08:35PM 20 MAYOR KIM: Matter of fact, all the

08:35PM 21 taxes that come from the developments on affordable

08:35PM 22 homes, we can't use it for the -- for the school. It

08:35PM 23 goes to the borough, 5 percent goes to the County.

08:35PM 24 So there are -- concerning the school,

08:35PM 25 concerning overdevelopment because we have no space,

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:35PM 1 right? And also you said that we have too many

08:36PM 2 duplexes. It is not unlawful to have duplexes.

08:36PM 3 The reason why we have too many

08:36PM 4 duplexes is because people like to buy them. It's

08:36PM 5 not us. It's not the borough that's selling

08:36PM 6 duplexes. It's that the developers are saying you

08:36PM 7 know what? People in Palisades Park like duplexes.

08:36PM 8 So it's not ours that control you could do that and

08:36PM 9 you could do this, okay, it's what the demand of

08:36PM 10 market is.

08:28PM 11 (Whereupon, Hyuk Man Kwon speaking in

08:36PM 12 Korean.)

08:36PM 13 MAYOR KIM: Mr. Kwon, Mr. Kwon, I want

08:36PM 14 to be with that. I agree with you. I hate this. I

08:36PM 15 lose sleep, (speaking in Korean), but we're trying

08:36PM 16 our best, but what you want is impossible right now

08:36PM 17 because we broke the law.

08:36PM 18 In the future, if we settled this, this

08:37PM 19 will not happen again. But right now, like Michael

08:37PM 20 Kauker said, there's six or seven applications that's

08:37PM 21 trying to come in and say, hey, we want to build this

08:37PM 22 before we get our rights back and no other

08:37PM 23 overdevelopment builder remedy could come. That's

08:37PM 24 what we're fighting right now.

08:37PM 25 So I understand. I know what kind of

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:37PM 1 information comes. I don't want it, I hate it, but

08:37PM 2 we have no choice.

08:37PM 3 CHAIRWOMAN STAR: Yes, ma'am.

08:37PM 4 MS. LEE: Christina Lee, L-E-E, from

08:37PM 5 14 West Edsall, Christina Lee.

08:37PM 6 MAYOR KIM: Okay.

08:37PM 7 MS. LEE: Everybody mention about the

08:37PM 8 school system and traffic, but when you build like

08:37PM 9 about 1,000 units of new development, what about

08:37PM 10 sewers?

08:37PM 11 Even now, the sewer is a big problem,

08:37PM 12 correct.

08:37PM 13 MAYOR KIM: Mike, could you explain

08:37PM 14 about the sewer?

08:37PM 15 We all have the same issue, yes.

08:38PM 16 MR. KAUKER: Yeah. I mean, well,

08:38PM 17 obviously we're going to have to have the sewer

08:38PM 18 capacity to accommodate it.

08:38PM 19 So if certain improvements are needed,

08:38PM 20 they're going to have to be made.

08:38PM 21 MAYOR KIM: So if they want to build,

08:38PM 22 they have to make sure the sewer works. They pay for

08:38PM 23 it, right, they pay for it.

08:38PM 24 MR. KAUKER: It could be -- I think

08:38PM 25 what they do is, is they pay a portion of it.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:38PM 1 MAYOR KIM: So the sewer is a problem.

08:38PM 2 So they're saying that also traffic --

08:38PM 3 the Court's saying I don't care about the traffic, I

08:38PM 4 don't care about the school system.

08:38PM 5 But let me tell you this: As soon as

08:38PM 6 we're done, they'll have to face the DOT, Department

08:38PM 7 of Transportation. They also have to face EPA,

08:38PM 8 Environmental Protection Agency.

08:38PM 9 They will still have to get approval

08:38PM 10 from them.

08:38PM 11 MS. LEE: You mean the developer?

08:38PM 12 MAYOR KIM: The developer.

08:38PM 13 We say, okay, it's over, let me get our

08:38PM 14 rights back, let's get our rights back, right?

08:38PM 15 But they're not finished yet. They

08:38PM 16 have to go through the DOT, with Hal Simoff.

08:39PM 17 Hal Simoff, our borough traffic

08:39PM 18 engineer, insisted that we need another lane for the

08:39PM 19 development next to the Route 46 site comes up, the

08:39PM 20 Fan Associates, right.

08:39PM 21 MR. SIMOFF: 15 Grand.

08:39PM 22 MAYOR KIM: And the 15, yeah, 15 Grand,

08:39PM 23 because too many -- there's always traffic, so he

08:39PM 24 said we want another lane.

08:39PM 25 So he asked for another lane, but then

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:43PM 1 issue.

08:43PM 2 MAYOR KIM: But what they're going to

08:43PM 3 build and provide 20 percent of the affordables, we

08:43PM 4 cannot do anything.

08:43PM 5 It's so sad. They don't care about the

08:43PM 6 school system.

08:43PM 7 The law doesn't care about the school

08:43PM 8 system because the former administration, some of

08:43PM 9 them are benefitting here, some of them.

08:43PM 10 MR. WOO: So you know and he knows

08:43PM 11 that.

08:43PM 12 MAYOR KIM: You know who I'm talking

08:44PM 13 about right now, right?

08:44PM 14 So the Court doesn't care. You broke

08:44PM 15 the law and --

08:44PM 16 MR. WOO: I understand, so don't

08:44PM 17 repeat, so let's move on.

08:44PM 18 CHAIRWOMAN STAR: All right.

08:44PM 19 Any other questions from the public?

08:44PM 20 (No Response.)

08:44PM 21 CHAIRWOMAN STAR: All right.

08:44PM 22 We'll close that portion.

08:44PM 23 We already --

08:44PM 24 MR. NOH: You're going to have to adopt

08:44PM 25 the --

Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

08:45PM 1 CHAIRWOMAN STAR: Roll call.

08:45PM 2 MS. HANRAHAN: Mayor?

08:45PM 3 MAYOR KIM: Yes.

08:45PM 4 MS. HANRAHAN: Star?

08:45PM 5 CHAIRWOMAN STAR: Yes.

08:45PM 6 MS. HANRAHAN: Tarabocchia?

08:45PM 7 MS. TARABOCCHIA: Yes.

08:45PM 8 MS. HANRAHAN: Jae Park?

08:45PM 9 MR. PARK: Yes.

08:45PM 10 MS. HANRAHAN: Kang?

08:45PM 11 MR. KANG: Yes.

08:45PM 12 MS. HANRAHAN: And Han?

08:45PM 13 MR. HAN: Yes.

08:45PM 14 CHAIRWOMAN STAR: Okay. So now I need

08:45PM 15 a motion to table --

08:45PM 16 MAYOR KIM: While Madam Chairwoman is

08:45PM 17 doing this, I want to say one more thing.

08:45PM 18 This is not the only mess that we are

08:46PM 19 cleaning up from the former administration. We have

08:46PM 20 over ten years' old tax appeals.

08:46PM 21 Do you know what a tax appeal is.

08:46PM 22 Turn it on so you can record it.

08:46PM 23 Tax appeal is when we tax people and it

08:46PM 24 was wrong, so we have to give money back. That's

08:46PM 25 called a tax appeal.

Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

08:44PM 1 CHAIRWOMAN STAR: Yeah, the dates.

08:44PM 2 Okay.

08:44PM 3 We're done with the memorialization.

08:44PM 4 Okay. The next order of business are

08:44PM 5 the 2026 meeting dates. In accordance with the Open

08:44PM 6 Public Meetings Law, Chapter 231 PL 1975, the public

08:44PM 7 meetings of the Planning Board, Palisades Park, will

08:44PM 8 be held on the following dates: January 14th, 2026,

08:44PM 9 is the reorganization meeting and the regular

08:45PM 10 meeting. February 25th, March 25th, April 22nd,

08:45PM 11 May 20th, June 24th, July 22nd, August 26th,

08:45PM 12 September 23rd, October 21st, November 18th and

08:45PM 13 December 16th.

08:45PM 14 MS. TARABOCCHIA: These are all

08:45PM 15 Wednesdays?

08:45PM 16 CHAIRWOMAN STAR: Yes, they're all

08:45PM 17 Wednesdays.

08:45PM 18 MAYOR KIM: I'll make a motion to

08:45PM 19 approve the dates for the planning board meetings.

08:45PM 20 CHAIRWOMAN STAR: Okay. Can I have a

08:45PM 21 second, please?

08:45PM 22 MR. KANG: I'll second it.

08:45PM 23 CHAIRWOMAN STAR: Okay.

08:45PM 24 MAYOR KIM: All in favor or is it roll

08:45PM 25 call?

Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

08:46PM 1 Let's just say somehow we said this

08:46PM 2 property, you have to get us tax \$10, but then the

08:46PM 3 property owner goes, wait a minute, and are you sure

08:46PM 4 about that?

08:46PM 5 And they go, oh, wow, you only need to

08:46PM 6 give us \$5.00. That was -- been active for 15 years,

08:46PM 7 but the former administration did not address it,

08:46PM 8 kept delaying it, kept delaying it, kept delaying it,

08:46PM 9 and now they come to us and now we have to go to

08:46PM 10 court for that too.

08:46PM 11 These kind of issues, all the stuff

08:46PM 12 they were trying to clean up. This is horrible.

08:46PM 13 But the good news is do you want to

08:46PM 14 keep the old administration or do you want to move

08:47PM 15 forward and fix the old mistakes and make sure that

08:47PM 16 this never happens again? I think we are doing that

08:47PM 17 right now.

08:47PM 18 Thank God.

08:47PM 19 CHAIRWOMAN STAR: We are tabling the

08:47PM 20 next three site plans until the January meeting. The

08:47PM 21 first one is Case SP09 site plan Fan Associates, LLC.

08:47PM 22 Motion to carry that over.

08:47PM 23 MAYOR KIM: Yeah, we're going to carry

08:47PM 24 it over.

08:47PM 25 I'll make a motion.


Laura A. Carucci, C.S.R., R.P.R., L.L.C.
201-641-1812

08:50PM 1 CHAIRWOMAN STAR: Of course.
 08:50PM 2 MAYOR KIM: So the Mayor and Council
 08:50PM 3 know we have a problem and we should address it.
 08:50PM 4 Thank you.
 08:50PM 5 CHAIRWOMAN STAR: Any old business?
 08:50PM 6 MR. NOH: You need to close the public
 08:50PM 7 portion.
 08:50PM 8 CHAIRWOMAN STAR: Closing the public
 08:50PM 9 portion.
 08:50PM 10 MAYOR KIM: May I have a motion to
 08:50PM 11 close the public?
 08:50PM 12 MS. TARABOCCHIA: I make a motion.
 08:50PM 13 MAYOR KIM: I'll second it.
 08:50PM 14 All in favor?
 08:50PM 15 (Whereupon, all present members respond
 08:51PM 16 in the affirmative.)
 08:51PM 17 CHAIRWOMAN STAR: Okay. All right. If
 08:51PM 18 there's any other business, old, new, whatever?
 08:51PM 19 MAYOR KIM: No.
 08:51PM 20 CHAIRWOMAN STAR: No, okay. Motion to
 08:51PM 21 adjourn.
 08:51PM 22 MS. TARABOCCHIA: I make a motion.
 08:51PM 23 MAYOR KIM: Yes, second.
 08:51PM 24 All in favor?
 08:51PM 25

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

CERTIFICATE

1
 2
 3
 4 I, LAURA A. CARUCCI, C.C.R., R.P.R., a Remote
 Online Notary Public, Notary ID: #1810618, Certified
 Court Reporter of the State of New Jersey, and a
 5 Registered Professional Reporter, hereby certify that
 the foregoing is a verbatim record of the testimony
 6 provided under oath before any court, referee, board,
 commission or other body created by statute of the
 7 State of New Jersey.
 I am not related to the parties
 8 involved in this action; I have no financial
 interest, nor am I related to an agent of or employed
 9 by anyone with a financial interest in the outcome of
 this action.
 10 This transcript complies with
 regulation 13:43-5.9 of the New Jersey Administrative
 11 Code.



LAURA A. CARUCCI, C.C.R., R.P.R.
 License #XI02050, and RON Notary
 Public Notary ID: #1810618, Notary
 Expiration Date May 27, 2028

12
 13
 14
 15
 16 Dated: 1-2-2026

17
 18
 19
 20
 21
 22
 23
 24
 25
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

08:51PM 1 (Whereupon, all present members respond
 08:51PM 2 in the affirmative.)
 08:51PM 3 (Whereupon, this meeting is concluded.
 08:51PM 4 Time noted: 8:51 p.m.)

5
 6
 7
 8
 9
 10
 11
 12
 13
 14
 15
 16
 17
 18
 19
 20
 21
 22
 23
 24
 25
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

<p>30:19, 30:23, 31:5, 31:6, 31:13, 32:10, 32:24, 34:7, 34:9, 34:23, 37:6, 37:11, 38:1, 39:9, 40:14, 41:17, 41:19, 42:13, 42:24, 42:25, 43:24, 43:25, 44:8, 44:11, 44:15, 44:16, 44:20, 45:16, 46:12, 49:12, 50:11, 51:8, 58:7, 58:10, 61:6, 61:17, 61:24, 62:16, 63:8, 63:12, 64:15, 69:22, 73:21</p> <p>Affordable [5] - 28:16, 30:18, 37:23, 48:15, 56:19</p> <p>affordables [11] - 23:20, 35:2, 35:10, 35:11, 35:18, 55:3, 62:23, 63:4, 63:16, 77:13, 81:3</p> <p>age [1] - 45:4</p> <p>age-restricted [1] - 45:4</p> <p>agency [3] - 38:5, 42:20, 42:22</p> <p>Agency [1] - 76:8</p> <p>agent [1] - 91:8</p> <p>ago [1] - 22:22</p> <p>agree [3] - 22:18, 35:24, 74:14</p> <p>agreement [6] - 14:12, 16:14, 17:3, 17:16, 18:7, 42:7</p> <p>agreements [2] - 31:18, 42:2</p> <p>agrees [1] - 16:21</p> <p>ahead [5] - 42:12, 51:3, 68:20, 69:17, 69:24</p> <p>AICP [2] - 2:10, 3:13</p> <p>Aid [6] - 64:18, 64:19, 68:1, 68:3, 68:4, 68:5</p> <p>Allegiance [2] - 4:3, 4:6</p> <p>allow [3] - 19:6, 23:14, 32:17</p> <p>allowed [3] - 43:11, 45:4, 56:11</p> <p>almost [2] - 65:13, 72:4</p> <p>ALTERNATE [2] - 1:24, 1:25</p> <p>amend [2] - 24:3, 45:11</p> <p>amended [1] - 56:23</p> <p>amendment [3] - 11:8,</p>	<p>11:11, 17:1</p> <p>amount [4] - 27:9, 27:10, 30:19, 31:13</p> <p>analysis [1] - 19:22</p> <p>angle [1] - 9:9</p> <p>answer [2] - 48:6, 73:4</p> <p>anyway [1] - 53:8</p> <p>anyways [1] - 25:15</p> <p>apart [1] - 19:17</p> <p>apartment [5] - 57:3, 58:23, 63:5, 71:24, 77:22</p> <p>apartments [3] - 57:5, 73:11, 79:7</p> <p>apologize [2] - 33:15, 36:20</p> <p>appeal [3] - 83:21, 83:23, 83:25</p> <p>appeals [1] - 83:20</p> <p>appear [1] - 49:23</p> <p>appellate [3] - 49:21, 50:19, 63:18</p> <p>appliances [1] - 14:5</p> <p>applicable [1] - 20:1</p> <p>applicant [33] - 7:7, 7:9, 7:12, 8:4, 10:24, 11:12, 12:14, 12:15, 12:21, 13:2, 13:5, 14:2, 14:7, 14:9, 15:16, 16:7, 16:9, 16:16, 17:17, 17:19, 17:20, 19:5, 19:20, 20:2, 20:5, 20:8, 20:10, 20:14, 20:17, 20:19, 20:21, 20:23, 52:22</p> <p>applicant's [14] - 7:2, 8:1, 8:5, 8:6, 9:3, 10:10, 11:15, 12:7, 14:10, 14:11, 18:2, 18:16, 22:7</p> <p>applicants [2] - 20:11, 53:13</p> <p>application [17] - 7:1, 7:7, 7:14, 7:16, 7:17, 7:19, 7:21, 7:23, 8:1, 8:2, 8:12, 8:16, 11:14, 14:11, 15:22, 19:7, 51:15</p> <p>applications [4] - 23:21, 23:23, 51:9, 74:20</p> <p>applies [1] - 62:9</p> <p>apply [1] - 54:9</p> <p>appreciate [1] - 87:23</p> <p>approach [2] - 33:1, 53:15</p> <p>approval [13] - 7:8, 7:17, 15:3, 17:11, 19:11, 19:14, 51:10,</p>	<p>76:9, 78:4, 78:6, 78:8, 78:23, 79:18</p> <p>approve [3] - 78:7, 78:22, 82:19</p> <p>approved [8] - 15:9, 31:1, 39:23, 52:1, 52:4, 52:15, 53:9, 78:15</p> <p>approving [1] - 51:24</p> <p>April [4] - 46:6, 46:7, 82:10</p> <p>architect [3] - 8:6, 13:6, 79:13</p> <p>area [3] - 39:13, 58:12, 58:15</p> <p>areas [3] - 44:6, 44:9, 62:9</p> <p>ARLENE [1] - 1:14</p> <p>Arlene [1] - 22:12</p> <p>article [4] - 25:19, 26:7, 26:14, 33:11</p> <p>Article [2] - 15:10</p> <p>aside [1] - 9:19</p> <p>aspect [1] - 50:1</p> <p>assigned [1] - 20:20</p> <p>assisting [1] - 14:20</p> <p>Associates [7] - 1:5, 3:6, 8:5, 25:25, 36:2, 76:20, 84:21</p> <p>attending [1] - 70:9</p> <p>attorney [16] - 7:12, 8:3, 26:22, 26:23, 27:25, 28:3, 29:25, 33:22, 34:21, 40:12, 40:13, 40:14, 49:18, 64:14, 68:23</p> <p>attorney's [1] - 61:25</p> <p>attorneys [6] - 28:5, 34:20, 34:21, 55:14, 57:10</p> <p>AUDIENCE [6] - 10:4, 10:7, 10:9, 10:13, 41:3, 77:7</p> <p>Aufiero [2] - 4:13, 86:7</p> <p>AUFIERO [1] - 1:15</p> <p>August [1] - 82:11</p> <p>authority [1] - 40:9</p> <p>authorized [1] - 15:1</p> <p>available [1] - 29:11</p> <p>Avenue [23] - 1:5, 1:9, 1:11, 3:4, 3:6, 3:11, 6:24, 7:4, 7:18, 8:20, 8:23, 38:15, 51:18, 56:12, 57:3, 57:20, 58:23, 58:25, 69:25, 70:21, 86:19</p> <p>avoid [3] - 20:25, 62:16, 77:14</p> <p>aware [2] - 16:24, 40:23</p>	<p style="text-align: center;">B</p> <p>BA [1] - 28:4</p> <p>bad [3] - 23:24, 24:24, 57:7</p> <p>Barnabas [3] - 3:16, 60:13, 68:12</p> <p>based [3] - 15:24, 18:25, 78:2</p> <p>basic [1] - 70:17</p> <p>bastard [1] - 59:12</p> <p>battle [1] - 34:12</p> <p>became [3] - 23:4, 55:12, 55:13</p> <p>become [1] - 17:5</p> <p>becomes [1] - 63:17</p> <p>bedroom [10] - 13:18, 13:19, 13:20, 13:21, 13:22, 13:23, 13:24, 13:25</p> <p>begin [1] - 70:5</p> <p>beginning [3] - 30:10, 33:23, 52:23</p> <p>BEING [1] - 1:13</p> <p>beneficial [1] - 14:20</p> <p>benefit [8] - 16:18, 17:11, 17:18, 24:22, 25:2, 30:15, 31:10, 36:10</p> <p>benefits [1] - 16:22</p> <p>benefitting [1] - 81:9</p> <p>Bergen [1] - 2:3</p> <p>best [12] - 15:22, 27:2, 27:5, 27:8, 31:24, 32:18, 33:6, 50:21, 51:2, 53:15, 74:16, 80:4</p> <p>better [3] - 10:8, 12:1, 58:21</p> <p>between [2] - 12:23, 42:7</p> <p>big [6] - 35:3, 51:24, 57:2, 58:23, 63:1, 75:11</p> <p>bills [3] - 6:2, 6:4, 6:21</p> <p>bing [3] - 53:14</p> <p>bit [2] - 13:12, 36:6</p> <p>Block [10] - 1:6, 1:8, 1:10, 1:12, 3:4, 3:7, 3:9, 3:12, 7:5, 8:21</p> <p>blocking [1] - 20:25</p> <p>Board [20] - 2:4, 2:9, 2:11, 2:12, 3:13, 4:2, 15:15, 17:6, 17:22, 18:14, 19:4, 19:8, 21:18, 26:9, 40:7, 47:3, 47:6, 48:5, 82:7</p> <p>BOARD [2] - 1:1, 1:13</p> <p>board [27] - 7:24, 7:25,</p>	<p>8:14, 8:18, 12:18, 12:24, 14:18, 15:21, 16:21, 16:24, 17:10, 19:6, 19:11, 25:21, 27:19, 36:20, 40:12, 51:15, 51:17, 52:22, 53:23, 82:19, 87:20, 88:3, 88:12, 88:13, 91:6</p> <p>board's [1] - 51:24</p> <p>boat [2] - 37:3, 52:16</p> <p>body [7] - 15:2, 26:8, 26:11, 28:20, 55:20, 55:21, 91:6</p> <p>bollards [4] - 12:3, 19:16, 19:23, 19:24</p> <p>borough [40] - 8:9, 11:19, 11:20, 14:6, 14:13, 14:21, 14:23, 15:4, 17:16, 18:19, 18:21, 19:21, 20:1, 26:22, 27:24, 28:3, 29:6, 29:25, 31:14, 33:2, 33:22, 34:21, 35:9, 36:18, 37:19, 38:4, 38:25, 40:13, 42:7, 53:9, 54:17, 55:14, 58:5, 60:19, 61:2, 73:23, 74:5, 76:17</p> <p>Borough [7] - 11:7, 15:12, 16:18, 16:25, 18:12, 18:17, 32:14</p> <p>BOROUGH [2] - 1:1, 1:13</p> <p>borough's [3] - 12:6, 30:21, 32:22</p> <p>bought [3] - 57:17, 77:22, 77:24</p> <p>Boulevard [4] - 1:7, 2:3, 3:9, 85:22</p> <p>boundary [1] - 37:12</p> <p>box [1] - 30:1</p> <p>briefly [1] - 37:2</p> <p>bright [2] - 12:4</p> <p>bring [4] - 12:3, 36:10, 63:23, 77:13</p> <p>broke [6] - 22:21, 26:4, 27:12, 48:17, 74:17, 81:14</p> <p>broken [1] - 79:9</p> <p>brought [3] - 51:7, 66:5, 78:1</p> <p>build [23] - 35:9, 35:11, 35:12, 35:17, 39:8, 44:19, 49:7, 54:10, 54:11, 55:3, 62:16, 63:2, 63:3, 63:7, 63:15, 64:8, 74:21, 75:8, 75:21,</p>
--	---	---	---	---

66:1 councilman [2] - 23:5, 72:22 Counsel [1] - 2:4 country [1] - 41:22 County [2] - 73:23, 79:18 couple [2] - 43:8, 47:21 course [2] - 53:18, 89:1 court [17] - 23:24, 31:16, 32:2, 43:3, 47:15, 48:13, 49:11, 49:20, 49:21, 49:24, 50:19, 55:9, 63:18, 63:24, 80:17, 84:10, 91:6 Court [18] - 26:3, 29:1, 29:13, 31:1, 37:9, 38:6, 40:1, 42:4, 42:5, 42:18, 43:6, 45:19, 45:21, 48:16, 55:8, 71:13, 81:14, 91:4 COURT [4] - 59:20, 68:9, 68:13, 68:16 Court's [2] - 54:19, 76:3 courts [3] - 29:24, 33:2, 41:20 coverage [2] - 9:12, 9:14 covered [1] - 48:4 crazy [3] - 59:12, 77:22, 79:24 create [7] - 34:23, 50:17, 62:3, 62:8, 63:10, 72:1, 80:2 created [8] - 29:19, 55:19, 56:14, 56:24, 57:15, 58:19, 62:8, 91:6 creating [1] - 63:11 criteria [4] - 15:23, 17:20, 18:1, 19:3 critical [1] - 32:14 curb [1] - 9:9 current [8] - 11:3, 16:22, 28:24, 29:4, 29:7, 29:17, 29:18, 29:23 curvature [1] - 16:2	Dated [1] - 91:17 dates [6] - 25:9, 25:16, 82:1, 82:5, 82:8, 82:19 David [1] - 14:10 DCA [1] - 65:2 DCR [1] - 58:22 dealing [1] - 43:15 dealt [1] - 48:14 DECEMBER [1] - 1:2 December [2] - 30:10, 82:13 decided [1] - 27:20 decision [1] - 45:21 deemed [1] - 7:24 defend [1] - 39:1 definition [1] - 16:5 delayed [2] - 30:7, 30:8 delaying [3] - 84:8 delivery [1] - 13:1 demand [1] - 74:9 denial [3] - 51:24, 52:22, 54:4 denied [8] - 49:16, 50:20, 51:10, 51:15, 51:16, 55:8, 55:9, 63:19 density [5] - 39:12, 39:21, 40:17, 65:18 deny [1] - 32:3 DEP [3] - 78:6, 78:8 department [1] - 71:24 Department [1] - 76:6 depth [1] - 9:6 DESCRIPTION [1] - 3:21 deserve [1] - 31:22 design [1] - 15:12 designed [2] - 16:4, 31:6 desires [1] - 20:8 detail [2] - 11:18, 45:9 determine [2] - 32:23, 65:4 determined [1] - 17:10 determines [2] - 17:7, 18:15 detriment [3] - 17:12, 17:24, 18:10 devastating [1] - 31:20 develop [3] - 45:16, 56:15, 73:3 developed [1] - 44:9 developer [10] - 27:11, 39:8, 39:20, 43:9, 45:13, 45:17, 45:22, 62:22, 76:11, 76:12	developers [14] - 30:25, 32:9, 33:2, 34:9, 38:16, 38:22, 40:2, 40:16, 42:8, 53:13, 63:3, 74:6, 77:13, 77:17 developing [1] - 31:12 development [25] - 9:21, 16:12, 17:14, 18:6, 18:21, 30:15, 31:8, 32:3, 39:19, 44:11, 44:12, 44:14, 56:12, 57:2, 58:9, 58:13, 58:22, 60:22, 62:5, 66:18, 67:25, 70:21, 71:3, 75:9, 76:19 Development [7] - 1:11, 3:3, 6:23, 7:2, 8:11, 8:15, 27:13 developments [10] - 27:10, 29:11, 29:16, 35:3, 40:18, 58:21, 61:1, 62:11, 73:21, 78:13 deviation [1] - 16:22 dictate [2] - 23:18, 32:2 different [4] - 7:22, 47:22, 48:13, 64:5 difficult [4] - 38:25, 65:23, 67:21, 70:1 diligently [1] - 29:5 dime [1] - 24:23 directing [1] - 17:2 disclose [1] - 87:21 disclosed [1] - 28:9 disclosing [1] - 27:21 disclosure [2] - 26:19, 53:22 discover [1] - 77:12 discussed [5] - 11:16, 11:17, 42:6, 72:21 dissolved [1] - 56:24 distance [7] - 12:14, 12:16, 12:17, 13:3, 19:22, 20:24, 21:22 document [2] - 42:17, 47:2 documentation [1] - 67:4 documented [1] - 67:8 documents [1] - 42:10 domain [5] - 35:7, 49:1, 49:5, 55:8, 64:5 done [9] - 21:16, 23:2, 33:10, 64:4, 72:4, 76:6, 78:14, 79:20, 82:3	door [1] - 20:18 DOT [8] - 76:6, 76:16, 77:1, 78:3, 78:8, 78:22, 80:16 doubts [1] - 24:22 down [2] - 68:10, 71:18 draft [1] - 42:17 drainage [1] - 11:18 drawing [3] - 78:4, 78:5, 79:3 drawings [1] - 78:2 DRC [18] - 1:11, 3:3, 6:23, 7:2, 8:11, 8:15, 25:24, 27:13, 56:13, 57:14, 57:15, 60:15, 60:16, 60:21, 60:25, 61:1, 77:20 driveway [1] - 12:15 due [4] - 20:22, 31:25, 46:22, 54:4 duplex [1] - 61:1 duplexes [7] - 72:13, 72:17, 74:2, 74:4, 74:6, 74:7 during [4] - 8:18, 43:14, 45:12, 46:3 dynamics [1] - 19:2	E e-mail [1] - 33:14 East [1] - 85:21 eastern [1] - 9:6 edge [1] - 21:22 Edsall [5] - 1:7, 3:9, 3:18, 75:5, 85:22 educate [1] - 87:21 education [1] - 29:14 educational [1] - 88:25 EDWIN [1] - 1:22 effective [1] - 32:6 effectively [2] - 30:22, 31:8 effort [1] - 36:9 eight [1] - 39:19 either [1] - 64:1 Element [2] - 40:10, 45:24 eminent [5] - 35:6, 49:1, 49:5, 55:8, 64:5 employed [1] - 91:8 enacted [1] - 58:5 end [4] - 42:16, 47:9, 54:7, 66:4 enforcement [1] - 51:21 engineer [18] - 8:5,	8:9, 9:3, 10:10, 11:15, 11:19, 11:20, 12:24, 14:6, 19:21, 26:21, 33:21, 40:6, 40:22, 76:18, 79:13, 87:20 Engineer [1] - 2:12 Engineering [2] - 8:9, 12:25 engineering [1] - 79:18 Engineering's [1] - 11:21 Englewood [1] - 88:21 English [3] - 30:13, 30:14, 68:24 enlarge [1] - 20:15 enlargement [1] - 15:8 ensure [2] - 31:9, 33:1 entered [1] - 17:16 entire [2] - 12:20, 41:22 enumerate [1] - 19:12 environment [1] - 12:1 Environmental [1] - 76:8 envision [2] - 58:13, 58:15 EPA [3] - 76:7, 77:4, 78:16 escalated [1] - 53:24 escalation [1] - 51:20 ESQUIRE [1] - 2:2 essentially [2] - 37:20, 40:10 evening [1] - 36:16 event [1] - 37:1 exactly [3] - 14:3, 39:24, 54:1 example [4] - 27:13, 36:5, 44:25, 58:7 excavation [1] - 15:5 exception [2] - 11:2, 14:15 exceptional [1] - 16:9 excuse [1] - 61:8 exhibits [1] - 7:22 Exhibits [1] - 3:22 exist [1] - 16:10 existence [1] - 37:24 existing [2] - 20:12, 32:21 expansion [1] - 15:8 experience [1] - 79:14 expert [2] - 12:7, 14:24 experts [2] - 15:24, 22:7 Expiration [1] - 91:16 explain [2] - 28:16,
D					
damage [1] - 27:4 Date [1] - 91:16 dated [4] - 7:19, 8:10, 8:14, 11:21					

<p>69:10, 71:15, 72:5, 72:9, 72:14, 72:19, 72:23, 73:7, 74:11 HYUKMAN [1] - 69:10</p>	<p>inside [3] - 13:1, 14:3, 21:13 insisted [1] - 76:18 install [2] - 20:10, 21:22 instead [4] - 39:11, 39:22, 49:15, 55:5 integrate [1] - 32:7 integrity [1] - 53:4 intent [2] - 17:12, 18:11 intentional [2] - 57:25, 58:1 interest [4] - 32:18, 45:15, 91:8, 91:9 interpreted [9] - 69:20, 70:2, 70:8, 70:13, 71:12, 71:17, 72:7, 73:9, 73:18 intervener [2] - 42:24, 43:2 interviewed [1] - 63:3 involved [8] - 26:23, 28:10, 29:24, 33:18, 34:22, 40:8, 60:21, 91:8 involves [1] - 48:16 issue [7] - 17:5, 22:24, 58:6, 66:1, 75:15, 81:1, 88:1 issued [1] - 15:7 issues [6] - 15:16, 23:1, 42:2, 47:25, 59:4, 84:11 iteration [1] - 20:3 itself [1] - 13:8</p>	<p>jumped [2] - 38:17, 51:11 June [5] - 46:23, 47:9, 47:18, 82:11 jurisdiction [1] - 12:11 JUSTIN [1] - 1:18</p>	<p>64:19, 64:21, 64:25, 65:23, 66:17, 66:22, 67:1, 67:5, 67:10, 67:17, 67:23, 68:2, 68:4, 68:12, 68:14, 68:20, 68:23, 69:14, 69:25, 70:7, 70:11, 70:19, 71:20, 72:11, 72:16, 72:25, 73:14, 73:20, 74:13, 75:6, 75:13, 75:21, 76:1, 76:12, 76:22, 77:9, 77:18, 78:5, 78:10, 78:19, 78:24, 79:4, 79:8, 79:20, 80:9, 80:16, 80:19, 80:23, 81:2, 81:12, 82:18, 82:24, 83:3, 83:16, 84:23, 85:6, 85:9, 85:24, 86:4, 87:3, 87:19, 88:18, 89:2, 89:10, 89:13, 89:19, 89:23 Kim [4] - 3:14, 5:3, 69:18, 73:12 kind [20] - 21:23, 23:23, 37:17, 37:18, 39:1, 46:24, 47:8, 47:13, 47:23, 52:21, 53:1, 53:19, 53:23, 65:12, 65:13, 65:14, 66:9, 71:25, 74:25, 84:11 knowledge [1] - 55:24 known [6] - 7:5, 8:20, 37:8, 40:9, 44:12, 44:23 knows [2] - 66:2, 81:10 Koestner [6] - 8:4, 9:4, 9:20, 10:11, 11:15 Korea [2] - 25:18, 26:8 Korean [15] - 30:13, 68:22, 69:4, 69:11, 69:19, 71:16, 72:6, 72:10, 72:15, 72:20, 72:24, 73:8, 73:13, 74:12, 74:15 KWAN [1] - 1:17 Kwon [19] - 3:17, 68:21, 69:3, 69:5, 69:6, 69:7, 69:10, 69:18, 71:15, 72:5, 72:9, 72:14, 72:19, 72:23, 73:7, 73:12, 74:11, 74:13 KWON [3] - 69:5, 69:9, 69:11</p>	<p style="text-align: center;">L</p> <p>lack [2] - 49:12, 51:7 lacking [3] - 43:25, 55:5, 55:24 laid [1] - 47:16 Land [2] - 15:13, 17:8 land [23] - 17:8, 18:22, 35:7, 35:9, 35:17, 48:23, 48:24, 49:1, 49:2, 49:9, 62:21, 62:22, 63:4, 63:6, 63:7, 63:15, 64:7, 64:11, 77:12, 77:17, 77:19 landing [1] - 14:8 landowners [1] - 64:2 landscaping [4] - 11:17, 12:16, 21:10, 21:15 lane [5] - 76:18, 76:24, 76:25, 80:2, 80:3 last [7] - 5:6, 5:7, 46:6, 47:15, 61:20, 69:7, 77:24 lastly [2] - 14:9, 18:14 LAURA [2] - 91:3, 91:14 Laurel [1] - 37:8 Law [3] - 15:14, 17:8, 82:6 law [29] - 16:19, 22:22, 23:15, 26:4, 27:12, 27:15, 28:25, 29:22, 33:7, 34:14, 48:18, 50:24, 55:18, 56:14, 56:18, 56:19, 56:22, 57:11, 61:17, 62:3, 62:4, 62:8, 69:22, 70:4, 74:17, 81:7, 81:15 lawful [1] - 58:19 laws [1] - 41:22 lawsuit [10] - 34:13, 38:14, 38:18, 39:1, 39:5, 39:20, 45:11, 51:14, 53:24, 54:15 lawsuits [12] - 29:2, 29:8, 29:24, 32:22, 38:11, 38:12, 38:20, 39:25, 42:9, 43:18, 43:19, 78:14 layers [1] - 48:13 leak [1] - 20:22 least [3] - 9:25, 28:23, 57:24 leaving [2] - 21:13, 22:2 led [3] - 4:3, 4:6, 42:3 LEE [6] - 75:4, 75:7,</p>
I		K		
<p>ID [2] - 91:4, 91:15 idea [2] - 55:25, 62:21 IDENT/EVID [1] - 3:21 identify [1] - 20:3 ignored [1] - 30:21 illegal [2] - 48:16, 50:1 imagine [1] - 34:10 immunity [1] - 38:10 impact [1] - 12:17 impacts [1] - 41:2 impair [2] - 17:12, 18:11 implicated [1] - 15:22 important [2] - 40:23, 49:25 impossible [2] - 66:22, 74:16 improper [1] - 57:10 improvements [2] - 32:10, 75:19 IN [1] - 1:3 inaction [1] - 31:11 included [1] - 45:23 including [5] - 26:8, 27:19, 32:9, 40:17, 40:18 inclusionary [2] - 44:12, 44:13 income [1] - 72:17 increase [3] - 27:9, 29:12, 72:3 increasing [1] - 27:10 independent [1] - 42:23 indicated [2] - 8:20, 8:22 individuals [1] - 8:8 industrial [1] - 44:6 information [11] - 11:23, 19:5, 23:8, 28:8, 28:13, 65:9, 65:14, 66:16, 67:15, 75:1, 78:3 informed [1] - 28:20 infrastructure [1] - 32:10 inhabitants [1] - 18:20 initiated [3] - 15:17, 51:9, 52:8 initiating [1] - 52:23 initiatives [1] - 32:20 input [1] - 32:4 insensitive [1] - 26:15</p>	<p>inside [3] - 13:1, 14:3, 21:13 insisted [1] - 76:18 install [2] - 20:10, 21:22 instead [4] - 39:11, 39:22, 49:15, 55:5 integrate [1] - 32:7 integrity [1] - 53:4 intent [2] - 17:12, 18:11 intentional [2] - 57:25, 58:1 interest [4] - 32:18, 45:15, 91:8, 91:9 interpreted [9] - 69:20, 70:2, 70:8, 70:13, 71:12, 71:17, 72:7, 73:9, 73:18 intervener [2] - 42:24, 43:2 interviewed [1] - 63:3 involved [8] - 26:23, 28:10, 29:24, 33:18, 34:22, 40:8, 60:21, 91:8 involves [1] - 48:16 issue [7] - 17:5, 22:24, 58:6, 66:1, 75:15, 81:1, 88:1 issued [1] - 15:7 issues [6] - 15:16, 23:1, 42:2, 47:25, 59:4, 84:11 iteration [1] - 20:3 itself [1] - 13:8</p>	<p>K-W-N [1] - 69:6 Kang [9] - 4:20, 5:22, 6:14, 22:11, 24:15, 83:10, 85:16, 86:14, 87:12 KANG [17] - 1:18, 2:2, 4:21, 5:23, 6:5, 6:15, 24:9, 24:16, 82:22, 83:11, 85:3, 85:17, 86:1, 86:15, 86:21, 86:24, 87:13 Kauker [14] - 8:13, 12:18, 26:20, 26:21, 33:21, 36:6, 36:17, 71:21, 74:20, 87:20 KAUKER [47] - 2:10, 3:13, 36:14, 36:16, 36:23, 37:1, 40:22, 41:4, 41:16, 44:2, 51:13, 51:18, 51:22, 51:25, 52:3, 52:6, 52:9, 52:13, 52:20, 52:24, 53:3, 53:6, 53:15, 53:21, 54:1, 54:13, 58:4, 61:9, 64:17, 64:20, 65:2, 65:6, 65:10, 65:16, 65:21, 66:15, 66:20, 66:24, 67:3, 67:7, 67:12, 67:22, 68:1, 68:3, 71:4, 75:16, 75:24 keep [3] - 45:25, 56:2, 84:14 kept [3] - 84:8 KIM [114] - 1:16, 1:19, 1:24, 4:10, 5:13, 5:15, 6:7, 10:6, 10:17, 21:6, 21:12, 21:20, 21:25, 22:4, 22:14, 22:17, 24:12, 24:20, 25:14, 36:15, 36:25, 41:14, 43:24, 48:10, 52:1, 52:4, 52:11, 54:3, 54:5, 54:9, 54:20, 58:1, 58:18, 59:24, 60:3, 60:6, 60:12, 60:16, 60:23, 61:8, 61:14, 61:19, 61:22, 61:25, 62:17, 62:19, 64:16,</p>		
	J			
	<p>jae [1] - 5:20 Jae [1] - 83:8 JAЕ [1] - 1:17 JANG [1] - 1:23 January [2] - 82:8, 84:20 Jersey [15] - 2:4, 28:16, 30:16, 37:5, 41:20, 41:21, 41:25, 42:21, 48:2, 61:17, 78:6, 78:8, 91:4, 91:7, 91:10 jobs [1] - 59:9 John [2] - 12:24, 14:6 JOHN [1] - 1:21 judge [3] - 41:5, 41:6, 45:10 Judge [1] - 49:3 July [9] - 7:9, 27:22, 28:2, 28:11, 30:2, 30:4, 30:6, 82:11</p>			

<p>22:5, 22:16, 24:9, 24:16, 24:17, 25:12, 36:14, 36:16, 36:23, 37:1, 40:21, 40:22, 41:4, 41:16, 44:2, 51:13, 51:18, 51:22, 51:25, 52:3, 52:6, 52:9, 52:13, 52:20, 52:24, 53:3, 53:6, 53:15, 53:21, 54:1, 54:13, 58:4, 60:5, 60:9, 60:13, 60:21, 61:4, 61:9, 61:12, 61:16, 61:20, 61:23, 62:13, 62:18, 64:10, 64:17, 64:20, 64:23, 65:2, 65:5, 65:6, 65:8, 65:10, 65:15, 65:16, 65:20, 65:21, 66:15, 66:20, 66:24, 67:3, 67:7, 67:12, 67:22, 68:1, 68:3, 68:8, 68:15, 69:1, 69:5, 69:7, 69:9, 69:10, 69:11, 69:12, 69:20, 70:2, 70:8, 70:12, 71:4, 71:12, 71:17, 72:7, 72:21, 73:5, 73:9, 73:18, 75:16, 75:24, 76:21, 77:25, 78:6, 78:17, 78:21, 79:2, 79:6, 79:17, 80:6, 80:13, 80:17, 80:21, 80:25, 81:10, 81:16, 81:24, 82:22, 83:9, 83:11, 83:13, 85:3, 85:15, 85:17, 85:19, 86:1, 86:13, 86:15, 86:17, 86:21, 86:23, 86:24, 87:9, 87:11, 87:13, 89:6</p> <p>MS [89] - 4:9, 4:11, 4:13, 4:15, 4:16, 4:18, 4:20, 4:22, 4:24, 5:1, 5:3, 5:14, 5:16, 5:18, 5:19, 5:20, 5:22, 5:24, 6:3, 6:6, 6:8, 6:10, 6:11, 6:12, 6:14, 6:16, 6:21, 10:15, 22:15, 24:11, 24:13, 24:15, 48:9, 51:4, 51:16, 51:20, 51:23, 52:7, 52:18, 52:21, 53:1, 53:4, 53:14, 53:18, 53:22, 54:4, 54:8, 54:18, 57:25, 59:23, 75:4, 75:7, 76:11, 77:8, 77:16, 82:14, 83:2, 83:4, 83:6,</p>	<p>83:7, 83:8, 83:10, 83:12, 85:8, 85:10, 85:12, 85:13, 85:14, 85:16, 85:18, 86:3, 86:5, 86:7, 86:9, 86:11, 86:12, 86:14, 86:16, 87:1, 87:2, 87:4, 87:6, 87:7, 87:8, 87:10, 87:12, 87:24, 89:12, 89:22</p> <p>multifamily [2] - 9:2, 18:5</p> <p>multiple [1] - 58:14</p> <p>multiple-family [1] - 58:14</p> <p>Municipal [2] - 15:13, 17:8</p> <p>municipalities [4] - 30:16, 39:7, 64:18, 65:4</p> <p>municipality [11] - 15:2, 37:10, 37:21, 40:4, 42:25, 44:23, 45:14, 68:1, 68:3, 71:9</p> <p>mushrooms [1] - 55:24</p>	<p>negotiate [2] - 36:2, 45:17</p> <p>negotiated [1] - 32:2</p> <p>negotiations [1] - 45:18</p> <p>never [6] - 22:19, 23:5, 56:25, 59:3, 59:6, 84:16</p> <p>New [16] - 2:4, 28:16, 30:16, 37:4, 41:20, 41:21, 41:25, 42:21, 48:1, 57:4, 61:17, 78:6, 78:8, 91:4, 91:7, 91:10</p> <p>new [17] - 16:12, 31:9, 32:7, 34:8, 46:11, 46:12, 46:15, 46:16, 50:9, 55:11, 56:5, 56:6, 56:24, 75:9, 89:18</p> <p>newly [1] - 73:10</p> <p>news [1] - 84:13</p> <p>newsletter [2] - 28:12</p> <p>next [15] - 13:5, 20:3, 25:8, 25:10, 26:1, 30:2, 35:19, 47:17, 61:6, 62:16, 76:19, 82:4, 84:20, 85:4, 85:20</p> <p>nice [1] - 78:11</p> <p>night [3] - 59:8, 62:20</p> <p>NJDOT [1] - 12:8</p> <p>NO [1] - 3:21</p> <p>nobody [3] - 58:20, 61:22</p> <p>NOH [34] - 2:2, 2:2, 6:25, 10:8, 10:10, 10:19, 10:24, 21:4, 21:9, 21:14, 21:24, 22:3, 22:5, 22:16, 24:17, 25:12, 69:1, 69:7, 69:10, 69:12, 69:20, 70:2, 70:8, 70:12, 71:12, 71:17, 72:7, 72:21, 73:5, 73:9, 73:18, 81:24, 86:23, 89:6</p> <p>none [3] - 23:6, 23:12, 56:1</p> <p>nonuse [1] - 15:16</p> <p>nonuse-related [1] - 15:16</p> <p>normal [1] - 13:3</p> <p>normal-size [1] - 13:3</p> <p>Notary [5] - 91:4, 91:15, 91:15</p> <p>note [2] - 20:7, 21:11</p> <p>noted [2] - 11:6, 90:4</p> <p>notes [1] - 19:8</p> <p>nothing [4] - 18:1,</p>	<p>27:16, 41:24, 54:23</p> <p>noticed [1] - 23:1</p> <p>notices [1] - 7:13</p> <p>notification [1] - 7:13</p> <p>November [2] - 47:11, 82:12</p> <p>Number [3] - 7:1, 8:10, 8:17</p> <p>number [20] - 19:18, 19:20, 19:23, 20:2, 20:5, 20:10, 20:14, 20:16, 20:19, 20:21, 20:23, 37:7, 37:10, 38:16, 39:2, 44:16, 44:17, 45:1, 45:2, 45:3</p> <p>numbers [3] - 13:15, 46:16, 65:17</p> <p>numerous [1] - 13:15</p> <p>nutshell [1] - 47:19</p>	<p>ones [3] - 22:12, 40:8, 47:24</p> <p>Online [1] - 91:4</p> <p>Open [1] - 82:5</p> <p>open [3] - 59:16, 60:2, 87:15</p> <p>opinion [3] - 14:19, 69:21, 70:3</p> <p>opportunities [1] - 32:11</p> <p>opportunity [1] - 26:5</p> <p>option [1] - 62:15</p> <p>order [8] - 19:6, 23:15, 24:2, 25:9, 31:18, 32:13, 80:17, 82:4</p> <p>orders [1] - 42:10</p> <p>ordinance [13] - 11:3, 15:3, 16:14, 17:2, 17:15, 18:7, 18:12, 18:17, 56:24, 56:25, 58:8, 58:9, 70:3</p> <p>Ordinance [5] - 11:9, 11:12, 14:14, 15:4, 17:1</p> <p>ordinances [2] - 31:4, 58:6</p> <p>ourselves [2] - 34:5, 63:2</p> <p>outcome [1] - 91:9</p> <p>outright [1] - 64:2</p> <p>outside [1] - 33:2</p> <p>outweigh [1] - 16:22</p> <p>outweighs [1] - 17:11</p> <p>over-developments [1] - 78:13</p> <p>overdevelop [1] - 51:1</p> <p>overdevelopment [3] - 33:8, 73:25, 74:23</p> <p>overlay [2] - 44:4, 44:5</p> <p>overload [1] - 29:15</p> <p>overpopulate [1] - 51:1</p> <p>overpopulation [2] - 88:2, 88:9</p> <p>overuse [1] - 70:23</p> <p>own [5] - 34:5, 34:23, 60:15, 77:17, 77:18</p> <p>owned [1] - 60:17</p> <p>owner [1] - 84:3</p>
<p>N</p>		<p>N</p>	<p>O</p>	<p>O</p>
<p>N.J.S.A [3] - 15:1, 15:14, 15:19</p> <p>name [10] - 7:2, 57:22, 59:22, 60:10, 60:12, 68:10, 69:2, 69:7, 69:8, 69:9</p> <p>names [1] - 57:22</p> <p>near [1] - 42:16</p> <p>necks [1] - 28:25</p> <p>need [20] - 22:10, 27:7, 43:25, 44:25, 45:1, 48:18, 49:13, 50:23, 56:16, 61:6, 61:15, 62:11, 70:17, 72:3, 76:18, 83:14, 84:5, 88:20, 89:6</p> <p>needed [1] - 75:19</p> <p>needs [12] - 55:17, 55:18, 56:11, 62:5, 62:10, 71:3, 88:2, 88:3, 88:4, 88:10, 88:14</p> <p>negative [3] - 18:1, 18:4, 54:17</p> <p>negativity [2] - 53:23, 54:19</p> <p>neglect [1] - 31:25</p> <p>negligence [2] - 28:22, 57:24</p> <p>negligent [1] - 57:24</p>	<p>N</p>	<p>nice [1] - 78:11</p> <p>night [3] - 59:8, 62:20</p> <p>NJDOT [1] - 12:8</p> <p>NO [1] - 3:21</p> <p>nobody [3] - 58:20, 61:22</p> <p>NOH [34] - 2:2, 2:2, 6:25, 10:8, 10:10, 10:19, 10:24, 21:4, 21:9, 21:14, 21:24, 22:3, 22:5, 22:16, 24:17, 25:12, 69:1, 69:7, 69:10, 69:12, 69:20, 70:2, 70:8, 70:12, 71:12, 71:17, 72:7, 72:21, 73:5, 73:9, 73:18, 81:24, 86:23, 89:6</p> <p>none [3] - 23:6, 23:12, 56:1</p> <p>nonuse [1] - 15:16</p> <p>nonuse-related [1] - 15:16</p> <p>normal [1] - 13:3</p> <p>normal-size [1] - 13:3</p> <p>Notary [5] - 91:4, 91:15, 91:15</p> <p>note [2] - 20:7, 21:11</p> <p>noted [2] - 11:6, 90:4</p> <p>notes [1] - 19:8</p> <p>nothing [4] - 18:1,</p>	<p>oath [1] - 91:6</p> <p>objections [1] - 19:9</p> <p>objectives [1] - 17:7</p> <p>obligation [9] - 30:22, 37:5, 37:11, 38:3, 41:7, 43:18, 43:23, 53:10, 61:9</p> <p>obligations [4] - 29:5, 32:16, 43:17, 46:16</p> <p>obviously [4] - 40:2, 40:7, 42:14, 75:17</p> <p>October [9] - 8:10, 8:15, 11:21, 21:17, 22:11, 45:20, 46:1, 46:8, 82:12</p> <p>OF [4] - 1:1, 1:3, 1:4, 1:13</p> <p>old [7] - 56:8, 56:11, 83:20, 84:14, 84:15, 89:5, 89:18</p> <p>older [2] - 44:6, 77:16</p> <p>once [5] - 17:4, 33:4, 34:3, 50:14, 70:3</p> <p>one [28] - 8:23, 13:19, 13:20, 13:21, 13:22, 13:23, 14:15, 19:15, 38:21, 38:23, 38:24, 41:21, 48:1, 48:21, 54:13, 57:15, 58:22, 59:1, 59:23, 68:10, 70:19, 80:10, 83:17, 84:21, 85:4, 85:20, 86:18</p> <p>one-bedroom [3] - 13:19, 13:20, 13:23</p> <p>one-sentence [1] - 70:19</p>	<p>ones [3] - 22:12, 40:8, 47:24</p> <p>Online [1] - 91:4</p> <p>Open [1] - 82:5</p> <p>open [3] - 59:16, 60:2, 87:15</p> <p>opinion [3] - 14:19, 69:21, 70:3</p> <p>opportunities [1] - 32:11</p> <p>opportunity [1] - 26:5</p> <p>option [1] - 62:15</p> <p>order [8] - 19:6, 23:15, 24:2, 25:9, 31:18, 32:13, 80:17, 82:4</p> <p>orders [1] - 42:10</p> <p>ordinance [13] - 11:3, 15:3, 16:14, 17:2, 17:15, 18:7, 18:12, 18:17, 56:24, 56:25, 58:8, 58:9, 70:3</p> <p>Ordinance [5] - 11:9, 11:12, 14:14, 15:4, 17:1</p> <p>ordinances [2] - 31:4, 58:6</p> <p>ourselves [2] - 34:5, 63:2</p> <p>outcome [1] - 91:9</p> <p>outright [1] - 64:2</p> <p>outside [1] - 33:2</p> <p>outweigh [1] - 16:22</p> <p>outweighs [1] - 17:11</p> <p>over-developments [1] - 78:13</p> <p>overdevelop [1] - 51:1</p> <p>overdevelopment [3] - 33:8, 73:25, 74:23</p> <p>overlay [2] - 44:4, 44:5</p> <p>overload [1] - 29:15</p> <p>overpopulate [1] - 51:1</p> <p>overpopulation [2] - 88:2, 88:9</p> <p>overuse [1] - 70:23</p> <p>own [5] - 34:5, 34:23, 60:15, 77:17, 77:18</p> <p>owned [1] - 60:17</p> <p>owner [1] - 84:3</p>
<p>N</p>		<p>N</p>	<p>O</p>	<p>O</p>
<p>P</p>		<p>P</p>	<p>P</p>	<p>P</p> <p>P.M [1] - 1:2</p> <p>p.m [2] - 21:18, 90:4</p> <p>package [2] - 7:15, 7:16</p> <p>paid [3] - 7:14, 57:5, 57:20</p> <p>painstaking [1] - 26:3</p> <p>Palisade [2] - 37:2,</p>

65:6, 65:9, 66:9 quality [2] - 29:14, 31:21 questions [7] - 45:8, 48:5, 48:8, 48:11, 59:17, 68:17, 81:19 Questions [2] - 3:13, 3:15 quickly [4] - 38:17, 46:3, 46:20, 46:24 quite [1] - 46:3 quorum [1] - 22:10	reform [2] - 29:3, 55:10 regain [1] - 33:4 regard [1] - 17:3 regarding [1] - 8:15 Registered [1] - 91:5 regular [4] - 4:1, 14:4, 21:17, 82:9 regulation [1] - 91:10 regulations [2] - 46:12, 88:6 reiterate [1] - 47:21 rejected [2] - 51:10 relate [1] - 19:2 related [3] - 15:16, 91:7, 91:8 relationship [1] - 10:2 relief [1] - 18:9 remedies [4] - 14:13, 29:1, 34:22, 42:15 remedy [31] - 7:18, 9:15, 11:1, 16:15, 18:8, 22:24, 23:1, 23:16, 25:21, 28:14, 29:6, 29:15, 29:16, 32:9, 32:22, 38:11, 39:20, 42:5, 42:9, 43:17, 43:19, 45:11, 48:14, 48:19, 51:11, 52:5, 54:15, 65:25, 74:23, 78:14, 79:25 remember [2] - 58:25, 60:23 Remote [1] - 91:3 rendering [1] - 20:6 rental [1] - 45:1 reorganization [1] - 82:9 repair [1] - 88:9 repeat [1] - 81:17 replaced [1] - 9:2 report [2] - 25:19, 26:12 reporter [1] - 26:14 REPORTER [4] - 59:20, 68:9, 68:13, 68:16 Reporter [2] - 91:4, 91:5 reports [1] - 8:8 repose [1] - 38:9 representation [1] - 56:6 represented [1] - 7:9 request [4] - 11:13, 11:22, 39:13, 39:21 requested [3] - 11:23, 19:22, 28:3 requesting [1] - 11:12 require [3] - 15:2,	34:25, 41:23 required [8] - 7:13, 11:3, 16:19, 17:23, 20:17, 20:18, 30:17, 38:1 requirement [5] - 10:2, 10:12, 10:25, 11:13, 16:23 requirements [4] - 40:18, 44:22, 44:24, 45:6 requires [1] - 88:25 residential [3] - 8:24, 18:5, 31:9 residents [4] - 29:10, 31:10, 31:22, 88:8 resolution [4] - 11:7, 22:5, 46:5, 70:17 resources [4] - 29:10, 70:23, 71:22, 72:2 respect [5] - 12:19, 37:15, 41:17, 44:10, 46:13 respond [3] - 60:7, 89:15, 90:1 responded [2] - 12:21, 13:2 Response [7] - 4:17, 4:23, 5:2, 5:4, 81:20, 86:8, 87:18 responsible [1] - 33:19 restoring [1] - 32:22 restricted [1] - 45:4 result [2] - 30:24, 49:24 retain [1] - 33:3 returns [1] - 59:10 revenue [2] - 72:1, 73:10 Review [1] - 8:10 review [4] - 11:21, 15:3, 18:15, 38:7 reviewed [1] - 11:20 reviewing [1] - 38:5 rich [1] - 63:10 rights [12] - 23:18, 23:23, 29:2, 34:2, 34:3, 34:4, 74:22, 76:14, 78:11, 78:12, 79:4 rise [1] - 4:5 rises [1] - 18:3 risk [1] - 33:8 Robert [1] - 60:17 role [1] - 33:19 roll [6] - 4:8, 82:24, 83:1, 85:6, 85:7, 86:2 RON [1] - 91:15	Round [2] - 47:12, 47:13 round [28] - 23:17, 23:19, 29:5, 29:8, 29:13, 34:2, 34:7, 44:1, 46:1, 46:5, 46:10, 46:13, 46:19, 46:20, 46:21, 46:22, 46:25, 47:1, 47:17, 50:1, 50:11, 50:13, 50:16, 61:9, 61:14, 77:9, 77:14 round-four [2] - 46:10, 61:9 Route [3] - 13:13, 57:4, 76:19 ruled [1] - 45:22 rules [1] - 53:16 rumor [1] - 25:1 run [1] - 65:3	Secretary [1] - 2:9 Section [1] - 15:11 see [8] - 22:11, 54:19, 57:2, 61:1, 66:15, 67:14, 67:15, 67:18 selling [1] - 74:5 send [1] - 88:22 senior [1] - 45:4 seniors [1] - 32:12 sense [1] - 71:1 sensible [1] - 39:12 sent [1] - 7:12 sentence [1] - 70:19 September [1] - 82:12 serves [1] - 18:16 service [2] - 29:14, 87:23 services [1] - 18:24 servicing [1] - 64:13 session [3] - 47:8, 47:11, 47:15 set [3] - 9:19, 40:2, 46:15 setback [13] - 10:11, 10:25, 11:2, 11:10, 11:13, 12:20, 14:16, 15:25, 16:6, 16:7, 16:23, 17:3, 17:5 setbacks [1] - 40:19 sets [1] - 14:14 settle [4] - 23:17, 25:20, 34:1, 48:18 settled [5] - 30:1, 30:12, 35:23, 74:18, 78:10 settlement [12] - 9:14, 11:1, 14:12, 16:14, 17:2, 17:15, 18:7, 31:18, 40:16, 42:2, 42:3, 42:7 settlements [2] - 31:23, 32:2 settling [3] - 29:24, 32:21, 50:1 seven [3] - 9:18, 16:17, 74:20 seventh [2] - 45:11, 45:13 several [1] - 31:16 sewage [1] - 36:5 sewer [8] - 75:11, 75:14, 75:17, 75:22, 76:1, 80:15, 80:16, 80:19 sewers [1] - 75:10 shall [1] - 15:6 sham [1] - 57:7 shape [1] - 12:13 Share [7] - 40:10, 42:21, 43:7, 45:24,
R				
R.P.R [2] - 91:3, 91:14 radius [1] - 12:25 raised [1] - 59:1 rally [1] - 88:15 ranges [1] - 12:23 rate [3] - 44:11, 44:14, 44:21 reach [1] - 71:24 reached [1] - 14:24 read [5] - 5:5, 5:9, 25:13, 30:13, 67:3 reading [1] - 26:7 ready [4] - 22:19, 33:10, 42:18, 64:12 realize [1] - 46:18 realized [1] - 55:15 really [14] - 25:18, 30:11, 33:23, 40:25, 41:1, 45:7, 50:23, 54:17, 55:1, 57:21, 59:4, 63:10, 88:24 rear [1] - 9:5 reason [6] - 14:18, 25:23, 33:20, 55:15, 56:3, 74:3 reasons [1] - 59:2 received [2] - 8:7, 30:6 recently [1] - 63:19 recitation [1] - 4:5 recommend [2] - 12:3, 12:10 recommendation [1] - 64:11 recommended [2] - 11:25, 12:12 record [4] - 7:5, 79:9, 83:22, 91:5 recorded [1] - 25:15 redevelopment [1] - 62:9 reduce [5] - 29:11, 33:8, 77:5, 80:1 referee [1] - 91:6 reference [1] - 8:11 reflect [2] - 11:9				
			S	
			sad [1] - 81:5 safe [1] - 21:1 safety [2] - 18:18, 19:25 salt [1] - 16:5 salt-proof [1] - 16:5 Sang [1] - 66:5 satisfies [1] - 15:17 satisfying [2] - 28:25, 29:1 save [1] - 50:25 saw [2] - 27:17, 60:25 scale [1] - 31:3 scenarios [1] - 59:1 schedule [1] - 40:3 scheduled [1] - 47:7 school [22] - 41:1, 70:6, 70:10, 70:11, 70:12, 70:14, 71:21, 72:3, 73:22, 73:24, 75:8, 76:4, 80:7, 80:15, 81:6, 81:7, 88:1, 88:3, 88:10, 88:11, 88:13 schoolchildren [1] - 41:9 schools [3] - 88:11, 88:20, 88:23 second [21] - 5:13, 6:5, 21:2, 21:4, 24:8, 24:9, 59:23, 60:4, 60:5, 61:5, 82:21, 82:22, 85:2, 85:3, 85:25, 86:1, 86:22, 86:25, 87:1, 89:13, 89:23 secondly [1] - 26:20	

<p>there-bedroom [1] - 13:25 therefore [2] - 10:1, 17:6 they've [2] - 26:1, 42:23 thinking [2] - 35:6, 71:9 third [13] - 29:8, 29:13, 34:2, 43:25, 46:1, 46:5, 46:18, 46:25, 47:17, 50:1, 50:11, 62:14, 86:18 third-round [6] - 29:8, 46:1, 46:5, 47:17, 50:1, 50:11 three [14] - 8:24, 13:18, 13:20, 13:21, 13:23, 13:24, 22:12, 25:24, 27:14, 48:13, 57:16, 57:17, 77:21, 84:20 three-bedroom [2] - 13:21, 13:23 throughout [1] - 44:6 tied [1] - 31:15 timeframe [1] - 47:16 timeline [1] - 26:25 tired [1] - 36:23 today [4] - 25:19, 25:22, 33:12, 72:22 together [3] - 40:15, 47:13, 88:15 tonight [1] - 78:17 tonight's [1] - 78:2 took [7] - 25:5, 36:9, 37:18, 45:20, 46:8, 47:9, 48:20 top [1] - 61:10 topic [2] - 70:18, 73:19 topography [1] - 16:10 total [6] - 9:16, 9:22, 13:17, 38:19, 43:18, 44:17 totality [1] - 7:23 touch [1] - 36:19 towards [1] - 54:17 town [15] - 31:1, 32:3, 37:4, 37:12, 38:4, 38:25, 39:1, 39:8, 39:9, 39:13, 48:1, 61:18, 88:14, 88:24 towns [5] - 28:17, 39:2, 47:23, 65:1 Traffic [1] - 2:12 traffic [18] - 12:6, 19:21, 29:13, 40:22, 40:24, 41:1, 41:9,</p>	<p>70:7, 70:23, 71:22, 75:8, 76:2, 76:3, 76:17, 76:23, 79:22, 80:3, 80:23 TRANSCRIPT [1] - 1:3 transcript [1] - 91:10 transformer [1] - 19:24 translate [5] - 68:24, 69:15, 69:16, 69:17, 72:25 translated [1] - 30:12 Transportation [1] - 76:7 treated [1] - 55:24 trees [3] - 12:1, 19:19, 20:11 triangle [2] - 19:22, 20:24 tried [3] - 27:2, 45:16, 87:21 tries [1] - 44:8 trouble [1] - 28:17 trucks [2] - 13:1, 71:24 trump [1] - 56:19 try [6] - 16:5, 36:3, 43:15, 53:10, 64:12, 77:11 trying [19] - 26:18, 27:8, 35:21, 36:2, 43:15, 49:13, 50:18, 50:21, 50:24, 51:1, 54:6, 55:10, 57:8, 71:9, 74:15, 74:21, 77:11, 80:4, 84:12 turn [3] - 10:17, 13:1, 83:22 turning [1] - 12:25 two [13] - 9:21, 13:18, 13:21, 13:22, 13:24, 19:15, 23:2, 23:3, 23:8, 37:17, 55:12 two-bedroom [4] - 13:18, 13:21, 13:22, 13:24, 13:24 type [2] - 39:4, 70:18 types [2] - 40:19, 48:13 typically [4] - 39:6, 39:15, 44:3, 44:16</p>	<p>16:19, 27:23, 61:17, 91:6 unfair [1] - 49:17 unfortunately [4] - 31:14, 40:25, 50:19, 71:4 uniquely [1] - 16:10 unit [5] - 9:25, 13:19, 35:13, 57:18, 77:8 units [53] - 9:17, 9:19, 10:2, 13:15, 13:16, 13:17, 13:18, 13:19, 13:20, 13:21, 13:24, 13:25, 14:2, 14:4, 16:17, 20:4, 20:22, 30:19, 31:6, 31:14, 34:7, 34:23, 34:25, 35:1, 35:18, 37:11, 38:2, 39:18, 39:19, 39:22, 39:23, 44:14, 44:15, 44:17, 44:18, 44:19, 44:20, 44:21, 45:1, 45:2, 45:4, 49:13, 50:10, 51:8, 61:13, 63:2, 63:8, 75:9, 77:15 unlawful [5] - 56:14, 56:18, 56:22, 62:3, 74:2 unless [1] - 15:8 unlike [1] - 32:16 unreasonable [1] - 49:20 untenable [1] - 31:25 up [17] - 25:4, 28:24, 35:14, 38:2, 43:16, 43:20, 44:3, 54:7, 56:22, 58:4, 58:5, 58:24, 59:22, 66:6, 76:19, 83:19, 84:12 upcoming [1] - 32:24 updated [1] - 26:12 upper [1] - 9:24 upset [1] - 54:20 urban [5] - 64:12, 64:14, 66:18, 67:24, 68:1 Urban [6] - 64:18, 64:19, 68:2, 68:3, 68:4 uses [1] - 60:19 utilities [1] - 18:23 utilize [1] - 44:3</p>	<p>Vassilios [1] - 8:5 vehicle [1] - 13:3 vehicles [1] - 20:13 vendors [1] - 63:2 vent [1] - 20:17 venting [1] - 20:16 verbatim [1] - 91:5 verified [1] - 14:1 vestibule [1] - 20:15 VICE [1] - 1:15 virtually [1] - 31:2 vision [1] - 28:6 voice [1] - 10:6 vote [2] - 22:9, 22:12 vulnerable [1] - 30:25</p>	<p>worried [3] - 62:10, 63:21, 70:5 worry [1] - 88:23 wow [2] - 77:2, 84:5 write [2] - 28:12 WU [1] - 68:13</p>
		W		Y
		<p>W-O-O [1] - 68:14 wait [2] - 59:20, 84:3 waiting [1] - 46:4 walking [1] - 12:2 wants [3] - 56:15, 66:20, 67:3 warning [3] - 20:12, 21:23, 21:24 watch [1] - 59:4 ways [3] - 35:21, 36:1, 79:23 WEDNESDAY [1] - 1:2 Wednesdays [2] - 82:15, 82:17 weeks [1] - 43:8 welfare [1] - 18:19 West [9] - 3:18, 6:23, 7:4, 7:17, 8:20, 8:22, 8:23, 13:9, 75:5 western [1] - 9:7 whatnot [1] - 27:20 whole [4] - 25:14, 43:14, 46:17, 73:15 wide [1] - 58:8 width [1] - 9:5 WITNESS [1] - 3:2 witnesses [1] - 14:24 Won [1] - 66:5 Won-Yoon [1] - 66:5 wondering [1] - 77:16 Woo [5] - 3:16, 60:14, 67:17, 68:12, 68:15 WOO [25] - 60:9, 60:13, 60:21, 61:4, 61:12, 61:16, 61:20, 61:23, 62:13, 62:18, 64:10, 64:23, 65:5, 65:8, 65:15, 65:20, 68:8, 68:15, 80:13, 80:17, 80:21, 80:25, 81:10, 81:16 works [1] - 75:22</p>	<p>yard [6] - 11:2, 11:10, 14:16, 15:25, 17:3, 19:16 year [8] - 23:3, 23:9, 25:10, 37:17, 46:6, 46:7, 65:3, 67:9 year-and-a-half [2] - 23:3, 23:9 years [23] - 22:22, 23:3, 23:8, 28:21, 29:7, 30:20, 34:4, 34:10, 34:25, 35:2, 35:19, 38:9, 48:20, 50:17, 51:6, 54:22, 55:13, 61:7, 61:21, 63:16, 72:12, 84:6 years' [1] - 83:20 Yoon [1] - 66:5 York [1] - 57:4</p>	
		Z		
		<p>W</p>	<p>Z</p> <p>zero [2] - 57:6, 57:20 zone [5] - 18:6, 55:18, 56:12, 62:10 zones [4] - 44:4, 44:5, 55:17, 62:6 zoning [9] - 15:6, 17:13, 17:24, 18:12, 31:4, 38:3, 39:16, 51:15</p>	
		V		
		<p>variance [6] - 11:13, 14:18, 15:22, 17:7, 17:23, 58:14 variances [1] - 15:15</p>		
		U		
		<p>ultimate [1] - 45:23 ultimately [2] - 42:3, 45:20 unable [1] - 16:7 under [9] - 9:14, 11:1, 11:3, 15:18, 15:23,</p>		